

<i>SERFF Tracking Number:</i>	<i>NRTH-125757374</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>North American Specialty Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>08-03828</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0000 Inland Marine Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Entertainment Program - Inland Marine</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Filing at a Glance

Company: North American Specialty Insurance Company

Product Name: Entertainment Program - Inland SERFF Tr Num: NRTH-125757374 State: Arkansas

Marine

TOI: 09.0 Inland Marine

SERFF Status: Closed

State Tr Num: EFT \$50

Sub-TOI: 09.0000 Inland Marine Sub-TOI

Co Tr Num: 08-03828

State Status: Fees verified and received

Combinations

Filing Type: Form

Co Status: Submitted to SID

Reviewer(s): Betty Montesi,  
Llyweyia Rawlins

Author: Alsa Shih

Disposition Date: 08/20/2008

Date Submitted: 08/01/2008

Disposition Status: Approved

Effective Date Requested (New): 09/15/2008

Effective Date (New): 09/15/2008

Effective Date Requested (Renewal): 09/15/2008

Effective Date (Renewal):  
09/15/2008

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 08/20/2008

State Status Changed: 08/05/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

North American Specialty Insurance Company (NAS) presents the enclosed filing to make available insurance products designed specifically for entertainment related risks including motion pictures; documentaries; short term productions; rental houses; recording studios; shows; etc. Please refer to the attached filing memorandum for the details of this filing.

SERFF Tracking Number: NRT-125757374 State: Arkansas  
Filing Company: North American Specialty Insurance Company State Tracking Number: EFT \$50  
Company Tracking Number: 08-03828  
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
Product Name: Entertainment Program - Inland Marine  
Project Name/Number: /

## Company and Contact

### Filing Contact Information

Alsa Shih, State Filings Assistant Alsa\_Shih@nasins.com  
650 Elm Street (800) 542-9200 [Phone]  
Manchester, NH 03101 (603) 644-6613[FAX]

### Filing Company Information

North American Specialty Insurance Company	CoCode: 29874	State of Domicile: New Hampshire
650 Elm Street	Group Code: 181	Company Type:
Manchester, NH 03101-2524	Group Name:	State ID Number:
(800) 542-9200 ext. [Phone]	FEIN Number: 02-0311919	
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
North American Specialty Insurance Company	\$50.00	08/01/2008	21731699

SERFF Tracking Number: NRT-125757374 State: Arkansas

Filing Company: North American Specialty Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: 08-03828

TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations

Product Name: Entertainment Program - Inland Marine

Project Name/Number: /

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	08/20/2008	08/20/2008

### Amendments

Item	Schedule	Created By	Created On	Date Submitted
Cast Essential Person Extension Endorsement (Abandonmen t of Insured Production)	Form	Alsa Shih	08/01/2008	08/04/2008
Cast Family Bereavement Extension Endorsment	Form	Alsa Shih	08/01/2008	08/04/2008
Rental Cost Reimburseme nt Extension Endorsement	Form	Alsa Shih	08/01/2008	08/04/2008
Loss of Rental Income Extension Endorsement	Form	Alsa Shih	08/01/2008	08/04/2008
Theft from Hotel or Motel Limitation Endorsement Composite	Form	Alsa Shih	08/01/2008	08/04/2008

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 Product Name: Entertainment Program - Inland Marine  
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Rate Form	Alsa Shih	08/01/2008	08/04/2008
Endorsement			
Earthquake Form	Alsa Shih	08/01/2008	08/04/2008
Limitation			
Endorsement			
Earth Form	Alsa Shih	08/01/2008	08/04/2008
Movement,			
Volcanic			
Eruption,			
Flood			
Exclusion			
Endorsement			
Excluded Form	Alsa Shih	08/01/2008	08/04/2008
Property			
Endorsement			
Library Stock Form	Alsa Shih	08/01/2008	08/04/2008
Endorsement			
(Including			
Regeneration			
)			
Actors Equity Form	Alsa Shih	08/01/2008	08/04/2008
Endorsement			
(Personal			
Property of			
Actors and			
Crew)			
Protective Form	Alsa Shih	08/01/2008	08/04/2008
Devices			
Endorsement			
Cast - Form	Alsa Shih	08/01/2008	08/04/2008
Schedule of			
Covered			
Persons			
Schedule of Form	Alsa Shih	08/01/2008	08/04/2008
Covered			
Property			
Fraudulent Form	Alsa Shih	08/01/2008	08/04/2008
Scheme,			

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Trick or False

Pretense

Exclusion

Endorsement

Unscheduled Form	Alsa Shih	08/01/2008	08/04/2008
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Equipment

Limitation

Endorsement

Operation of Form	Alsa Shih	08/01/2008	08/04/2008
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Civil Authority

Endorsement

Combined Form	Alsa Shih	08/01/2008	08/04/2008
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Deductible

Endorsement

Failure to Form	Alsa Shih	08/01/2008	08/04/2008
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Return

Equipment

Exclusion

Endorsement

Furs, Jewelry, Form	Alsa Shih	08/01/2008	08/04/2008
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Art and

Antique

Endorsement

Faulty Stock - Form	Alsa Shih	08/01/2008	08/04/2008
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Broad Form

Endorsement

Limited Form	Alsa Shih	08/01/2008	08/04/2008
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Computer

Virus

Extension

Endorsement

Loss Payable Form	Alsa Shih	08/01/2008	08/04/2008
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Endorsement

Precision Form	Alsa Shih	08/01/2008	08/04/2008
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Driving

Extension

Endorsement

Rental House Form	Alsa Shih	08/01/2008	08/04/2008
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 Product Name: Entertainment Program - Inland Marine  
 Project Name/Number: /

**Absence of  
Written  
Contract  
Limitation  
Endorsement**

Rental House Form Errors & Omissions	Alsa Shih	08/04/2008	08/04/2008
Rental House Form Installation Endorsement	Alsa Shih	08/04/2008	08/04/2008
Resumption Form of Business Operations Endorsement	Alsa Shih	08/04/2008	08/04/2008
Resumption Form of Business Operations Endorsement (for Insured Productions)	Alsa Shih	08/04/2008	08/04/2008
Unattended Form Vehicle Sub- Limit Endorsement	Alsa Shih	08/04/2008	08/04/2008
Unattended Form Vehicle Limitation Endorsement	Alsa Shih	08/04/2008	08/04/2008
Waiver of Form Subrogation Endorsement	Alsa Shih	08/04/2008	08/04/2008
Worldwide Form Coverage Territory Endorsement	Alsa Shih	08/04/2008	08/04/2008
Windstorm Form Limitation	Alsa Shih	08/04/2008	08/04/2008

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 Product Name: Entertainment Program - Inland Marine  
 Project Name/Number: /

**Endorsement**

TULIP Inland Form Marine Rating Schedule Coverage Form Extension Endorsement (Rental House)	Alsa Shih	08/04/2008	08/04/2008
Coverage Form Extension Endorsement (Miscellaneous Equipment & Props, Sets & Wardrobe)	Alsa Shih	08/04/2008	08/04/2008

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<i>Company Tracking Number:</i>	<i>08-03828</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0000 Inland Marine Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Entertainment Program - Inland Marine</i>		
<i>Project Name/Number:</i>	<i>/</i>		



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<i>Filing Company:</i>	<i>North American Specialty Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>08-03828</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0000 Inland Marine Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Entertainment Program - Inland Marine</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Disposition

Disposition Date: 08/20/2008

Effective Date (New): 09/15/2008

Effective Date (Renewal): 09/15/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NRTH-125757374 State: Arkansas  
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Company Tracking Number: 08-03828  
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
Product Name: Entertainment Program - Inland Marine  
Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Filing Memorandum	Approved	Yes
Supporting Document	Form Indices	Approved	Yes
Form	Commercial Inland Marine Declarations - Entertainment Program	Approved	Yes
Form	Schedule of Forms	Approved	Yes
Form	Animal Coverage Form	Approved	Yes
Form	Accounts Receivable Coverage Form	Approved	Yes
Form	Business Income & Extra Expense Coverage Form	Approved	Yes
Form	Cast Extra Expense Coverage Form	Approved	Yes
Form	Electronic Data Processing Coverage Form	Approved	Yes
Form	Extra Expense Coverage Form	Approved	Yes
Form	Faulty Stock, Camera and Processing Coverage Form	Approved	Yes
Form	Miscellaneous Equipment Coverage Form	Approved	Yes
Form	Money and Securities Coverage Form	Approved	Yes
Form	Negative Film, Videotape and Digitalized Image Coverage Form	Approved	Yes
Form	Office Equipment, Improvements and Betterments Coverage	Approved	Yes
Form	Props, Sets & Wardrobe Coverage Form	Approved	Yes
Form	Rental House Coverage Form	Approved	Yes
Form	Third Party Property Damage Coverage Form	Approved	Yes
Form	Valuable Papers and Records Coverage Form	Approved	Yes
Form	Common Conditions, Definitions, and Exclusions	Approved	Yes
Form	Policy Changes	Approved	Yes
Form	Policy Changes	Approved	Yes
Form	Covered Production Limitation	Approved	Yes

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 Product Name: Entertainment Program - Inland Marine  
 Project Name/Number: /

Endorsement

<b>Form</b>	Final Audit	Approved	Yes
<b>Form</b>	Minimum Premium Endorsement	Approved	Yes
<b>Form</b>	Non-Insured Production Entity Conditional Exclusion	Approved	Yes
<b>Form</b>	Schedule of Feature Film Productions	Approved	Yes
<b>Form</b>	Unscheduled Production, Presentation or Event Exclusion	Approved	Yes
<b>Form</b>	Schedule of Events	Approved	Yes
<b>Form</b>	Schedule of Productions	Approved	Yes
<b>Form</b>	Schedule of Stunt Activities	Approved	Yes
<b>Form</b>	Specified Production Dates	Approved	Yes
<b>Form</b>	Premium Rate Schedule	Approved	Yes
<b>Form</b>	Production Stunt, Pyrotechnic & Animal Exposure Exclusion	Approved	Yes
<b>Form</b>	Vehicle Physical Damage Endorsement	Approved	Yes
<b>Form</b>	Cast Blanket Extension (Including Sickness) Endorsement	Approved	Yes
<b>Form</b>	Cast Blanket Extension (Excluding Sickness) Endorsement	Approved	Yes
<b>Form (revised)</b>	Cast Essential Person Extension Endorsement (Abandonment of Insured Production)	Approved	Yes
<b>Form</b>	Cast Essential Person Extension Endorsement (Abandonment of Insured Production)	Approved	Yes
<b>Form (revised)</b>	Cast Family Bereavement Extension Endorsment	Approved	Yes
<b>Form</b>	Cast Family Bereavement Extension Endorsment	Approved	Yes
<b>Form (revised)</b>	Rental Cost Reimbursement Extension Endorsement	Approved	Yes
<b>Form</b>	Rental Cost Reimbursement Extension Endorsement	Approved	Yes
<b>Form (revised)</b>	Loss of Rental Income Extension Endorsement	Approved	Yes

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Product Name: Entertainment Program - Inland Marine  
Project Name/Number: /

<b>Form</b>	Loss of Rental Income Extension Endorsement	Approved	Yes
<b>Form (revised)</b>	Theft from Hotel or Motel Limitation Endorsement	Approved	Yes
<b>Form</b>	Theft from Hotel or Motel Limitation Endorsement	Approved	Yes
<b>Form (revised)</b>	Composite Rate Endorsement	Approved	Yes
<b>Form</b>	Composite Rate Endorsement	Approved	Yes
<b>Form (revised)</b>	Earthquake Limitation Endorsement	Approved	Yes
<b>Form</b>	Earthquake Limitation Endorsement	Approved	Yes
<b>Form (revised)</b>	Earth Movement, Volcanic Eruption, Flood Exclusion Endorsement	Approved	Yes
<b>Form</b>	Earth Movement, Volcanic Eruption, Flood Exclusion Endorsement	Approved	Yes
<b>Form (revised)</b>	Excluded Property Endorsement	Approved	Yes
<b>Form</b>	Excluded Property Endorsement	Approved	Yes
<b>Form (revised)</b>	Library Stock Endorsement (Including Regeneration)	Approved	Yes
<b>Form</b>	Library Stock Endorsement (Including Regeneration)	Approved	Yes
<b>Form (revised)</b>	Actors Equity Endorsement (Personal Property of Actors and Crew)	Approved	Yes
<b>Form</b>	Actors Equity Endorsement (Personal Property of Actors and Crew)	Approved	Yes
<b>Form (revised)</b>	Protective Devices Endorsement	Approved	Yes
<b>Form</b>	Protective Devices Endorsement	Approved	Yes
<b>Form (revised)</b>	Cast - Schedule of Covered Persons	Approved	Yes
<b>Form</b>	Cast - Schedule of Covered Persons	Approved	Yes
<b>Form (revised)</b>	Schedule of Covered Property	Approved	Yes
<b>Form</b>	Schedule of Covered Property	Approved	Yes
<b>Form (revised)</b>	Fraudulent Scheme, Trick or False Pretense Exclusion Endorsement	Approved	Yes
<b>Form</b>	Fraudulent Scheme, Trick or False Pretense Exclusion Endorsement	Approved	Yes
<b>Form (revised)</b>	Unscheduled Equipment Limitation	Approved	Yes

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Product Name: Entertainment Program - Inland Marine  
Project Name/Number: /

Endorsement

<b>Form</b>	Unscheduled Equipment Limitation Endorsement	Approved	Yes
<b>Form (revised)</b>	Operation of Civil Authority Endorsement	Approved	Yes
<b>Form</b>	Operation of Civil Authority Endorsement	Approved	Yes
<b>Form (revised)</b>	Combined Deductible Endorsement	Approved	Yes
<b>Form</b>	Combined Deductible Endorsement	Approved	Yes
<b>Form (revised)</b>	Failure to Return Equipment Exclusion Endorsement	Approved	Yes
<b>Form</b>	Failure to Return Equipment Exclusion Endorsement	Approved	Yes
<b>Form (revised)</b>	Furs, Jewelry, Art and Antique Endorsement	Approved	Yes
<b>Form</b>	Furs, Jewelry, Art and Antique Endorsement	Approved	Yes
<b>Form (revised)</b>	Faulty Stock - Broad Form Endorsement	Approved	Yes
<b>Form</b>	Faulty Stock - Broad Form Endorsement	Approved	Yes
<b>Form (revised)</b>	Limited Computer Virus Extension Endorsement	Approved	Yes
<b>Form</b>	Limited Computer Virus Extension Endorsement	Approved	Yes
<b>Form (revised)</b>	Loss Payable Endorsement	Approved	Yes
<b>Form</b>	Loss Payable Endorsement	Approved	Yes
<b>Form (revised)</b>	Precision Driving Extension Endorsement	Approved	Yes
<b>Form</b>	Precision Driving Extension Endorsement	Approved	Yes
<b>Form (revised)</b>	Rental House Absence of Written Contract Limitation Endorsement	Approved	Yes
<b>Form</b>	Rental House Absence of Written Contract Limitation Endorsement	Approved	Yes
<b>Form (revised)</b>	Rental House Errors & Omissions	Approved	Yes
<b>Form</b>	Rental House Errors & Omissions	Approved	Yes
<b>Form (revised)</b>	Rental House Installation Endorsement	Approved	Yes
<b>Form</b>	Rental House Installation Endorsement	Approved	Yes
<b>Form (revised)</b>	Resumption of Business Operations Endorsement	Approved	Yes

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<b>Form</b>	Resumption of Business Operations Endorsement	Approved	Yes
<b>Form (revised)</b>	Resumption of Business Operations Endorsement (for Insured Productions)	Approved	Yes
<b>Form</b>	Resumption of Business Operations Endorsement (for Insured Productions)	Approved	Yes
<b>Form (revised)</b>	Unattended Vehicle Sub-Limit Endorsement	Approved	Yes
<b>Form</b>	Unattended Vehicle Sub-Limit Endorsement	Approved	Yes
<b>Form (revised)</b>	Unattended Vehicle Limitation Endorsement	Approved	Yes
<b>Form</b>	Unattended Vehicle Limitation Endorsement	Approved	Yes
<b>Form (revised)</b>	Waiver of Subrogation Endorsement	Approved	Yes
<b>Form</b>	Waiver of Subrogation Endorsement	Approved	Yes
<b>Form (revised)</b>	Worldwide Coverage Territory Endorsement	Approved	Yes
<b>Form</b>	Worldwide Coverage Territory Endorsement	Approved	Yes
<b>Form (revised)</b>	Windstorm Limitation Endorsement	Approved	Yes
<b>Form</b>	Windstorm Limitation Endorsement	Approved	Yes
<b>Form (revised)</b>	TULIP Inland Marine Rating Schedule	Approved	Yes
<b>Form</b>	TULIP Inland Marine Rating Schedule	Approved	Yes
<b>Form (revised)</b>	Coverage Extension Endorsement (Rental House)	Approved	Yes
<b>Form</b>	Coverage Extension Endorsement (Rental House)	Approved	Yes
<b>Form (revised)</b>	Coverage Extension Endorsement (Miscellaneous Equipment & Props, Sets & Wardrobe)	Approved	Yes
<b>Form</b>	Coverage Extension Endorsement (Miscellaneous Equipment & Props, Sets & Wardrobe)	Approved	Yes

SERFF Tracking Number: NRTH-125757374 State: Arkansas  
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 Product Name: Entertainment Program - Inland Marine  
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**Amendment Letter**

Amendment Date:  
 Submitted Date: 08/04/2008

**Comments:**

We have accidentally entered the word document format for half of the forms. It starts from form no. NAS-AB-703, as such we would like to replace them with the pdf format. We apologize for this change.

**Changed Items:**

**Form Schedule Item Changes:**

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Cast Essential Person Extension Endorsement (Abandonment of Insured Production)	NAS-AB-703	(06/08)	Endorsement/Amendment/Conditions	New			0	NAS-AB-703 ED 06-08.pdf

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Cast Family Bereavement Extension Endorsment	NAS-AB-704	(06/08)	Endorsement/Amendment/Conditions	New			0	NAS-AB-704 ED 06-08.pdf

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Rental Cost Reimbursement Extension Endorsement	NAS-AB-705	(06/08)	Endorsement/Amendment/Conditions	New			0	NAS-AB-705 ED 06-08.pdf

Form	Form	Edition	Form	Action	Replaced	Previous	Readability	Attachments
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SERFF Tracking Number: NRT-125757374 State: Arkansas

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Company Tracking Number: 08-03828

TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations

Product Name: Entertainment Program - Inland Marine

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Name	Number	Date	Type	Form #	Filing #	Score		
Loss of Rental Income Extension Endorsement	NAS-AB-706	(06/08)	Endorse New ment/Am endment /Conditio ns			0	NAS-AB-706 ED 06-08.pdf	
Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Theft from Hotel or Motel Limitation Endorsement	NAS-AB-707	(06/08)	Endorse New ment/Am endment /Conditio ns				0	NAS-AB-707 ED 06-08.pdf
Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Composite Rate Endorsement	NAS-AB-708	(06/08)	Endorse New ment/Am endment /Conditio ns				0	NAS-AB-708 ED 06-08.pdf
Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Earthquake Limitation Endorsement	NAS-AB-709	(06/08)	Endorse New ment/Am endment /Conditio ns				0	NAS-AB-709 ED 06-08.pdf
Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Earth Movement, Volcanic Eruption, Flood Exclusion	NAS-AB-710	(06/08)	Endorse New ment/Am endment /Conditio ns				0	NAS-AB-710 ED 06-08.pdf



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Company Tracking Number: 08-03828

TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations

Product Name: Entertainment Program - Inland Marine

Project Name/Number: /

Endorsemen  
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Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Excluded Property Endorsement	NAS-AB-711	(06/08)	Endorsement/Amendment/Conditions	New			0	NAS-AB-711 ED 06-08.pdf

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Library Stock Endorsement (Including Regeneration)	NAS-AB-712	(06/08)	Endorsement/Amendment/Conditions	New			0	NAS-AB-712 ED 06-08.pdf

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Actors Equity Endorsement (Personal Property of Actors and Crew)	NAS-AB-713	(06/08)	Endorsement/Amendment/Conditions	New			0	NAS-AB-713 ED 06-08.pdf

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Protective Devices Endorsement	NAS-AB-714	(06/08)	Endorsement/Amendment/Conditions	New			0	NAS-AB-714 ED 06-08.pdf

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Cast - Schedule of Covered	NAS-AB-715	(06/08)	Endorsement/Amendment	New			0	NAS-AB-715 ED 06-08.pdf

SERFF Tracking Number: NRT-125757374 State: Arkansas  
 Filing Company: North American Specialty Insurance Company State Tracking Number: EFT \$50  
 Company Tracking Number: 08-03828  
 TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
 Product Name: Entertainment Program - Inland Marine  
 Project Name/Number: /

Persons		/Conditions						
Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Schedule of Covered Property	NAS-AB-716	(06/08)	Endorsement/Amendment	New			0	NAS-AB-716 ED 06-08.pdf
Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Fraudulent Scheme, Trick or False Pretense Exclusion Endorsement	NAS-AB-717	(06/08)	Endorsement/Amendment	New			0	NAS-AB-717 ED 06-08.pdf
Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Unscheduled Equipment Limitation Endorsement	NAS-AB-718	(06/08)	Endorsement/Amendment	New			0	NAS-AB-718 ED 06-08.pdf
Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Operation of Civil Authority Endorsement	NAS-AB-719	(06/08)	Endorsement/Amendment	New			0	NAS-AB-719 ED 06-08.pdf
Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Combined Deductible	NAS-AB-720	(06/08)	Endorsement/Amendment	New			0	

SERFF Tracking Number: NRTH-125757374 State: Arkansas  
 Filing Company: North American Specialty Insurance Company State Tracking Number: EFT \$50  
 Company Tracking Number: 08-03828  
 TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
 Product Name: Entertainment Program - Inland Marine  
 Project Name/Number: /

Endorsement  
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Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Failure to Return Equipment Exclusion Endorsement	NAS-AB-721	(06/08)	Endorsement/Conditions	New			0	NAS-AB-721 ED 06-08.pdf

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Furs, Jewelry, Art and Antique Endorsement	NAS-AB-722	(06/08)	Endorsement/Conditions	New			0	NAS-AB-722 ED 06-08.pdf

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Faulty Stock - Broad Form Endorsement	NAS-AB-723	(06/08)	Endorsement/Conditions	New			0	NAS-AB-723 ED 06-08.pdf

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Limited Computer Virus Extension Endorsement	NAS-AB-724	(06/08)	Endorsement/Conditions	New			0	NAS-AB-724 ED 06-08.pdf

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Loss Payable	NAS-AB-725	(06/08)	Endorsement	New			0	NAS-AB-725 ED 06-08.pdf

SERFF Tracking Number: NRTH-125757374 State: Arkansas  
 Filing Company: North American Specialty Insurance Company State Tracking Number: EFT \$50  
 Company Tracking Number: 08-03828  
 TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
 Product Name: Entertainment Program - Inland Marine  
 Project Name/Number: /

Endorsement  
 t /Conditions

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Precision Driving Extension Endorsement t	NAS-AB-726	(06/08)	Endorsement/Amendment/Conditions	New			0	NAS-AB-726 ED 06-08.pdf

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Rental House Absence of Written Contract Limitation Endorsement t	NAS-AB-727	(06/08)	Endorsement/Amendment/Conditions	New			0	NAS-AB-727 ED 06-08.pdf

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Rental House Errors & Omissions	NAS-AB-728	(06/08)	Endorsement/Amendment/Conditions	New			0	NAS-AB-728 ED 06-08.pdf

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Rental House Installation Endorsement t	NAS-AB-729	(06/08)	Endorsement/Amendment/Conditions	New			0	NAS-AB-729 ED 06-08.pdf

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Resumption	NAS-AB-730	(06/08)	Endorsement	New			0	NAS-AB-730

SERFF Tracking Number: NRTH-125757374 State: Arkansas  
 Filing Company: North American Specialty Insurance Company State Tracking Number: EFT \$50  
 Company Tracking Number: 08-03828  
 TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
 Product Name: Entertainment Program - Inland Marine  
 Project Name/Number: /

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Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Resumption of Business Operations Endorsement (for Insured Productions)	NAS-AB-731	06/08	Endorsement/Amendment/Conditions	New			0	NAS-AB-731 ED 06-08.pdf

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Unattended Vehicle Sub-Limit Endorsement	NAS-AB-732	06/08	Endorsement/Amendment/Conditions	New			0	NAS-AB-732 ED 06-08.pdf

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Unattended Vehicle Limitation Endorsement	NAS-AB-733	06/08	Endorsement/Amendment/Conditions	New			0	NAS-AB-733 ED 06-08.pdf

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Waiver of Subrogation Endorsement	NAS-AB-734	06/08	Endorsement/Amendment/Conditions	New			0	NAS-AB-734 ED 06-08.pdf

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Worldwide Coverage	NAS-AB-735	06/08	Endorsement/Amendment/Conditions	New			0	NAS-AB-735 ED 06-08.pdf

SERFF Tracking Number: NRTH-125757374 State: Arkansas  
 Filing Company: North American Specialty Insurance Company State Tracking Number: EFT \$50  
 Company Tracking Number: 08-03828  
 TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
 Product Name: Entertainment Program - Inland Marine  
 Project Name/Number: /

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Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Windstorm Limitation Endorsement	NAS-AB-736	(06/08)	Endorsement/Amendment/Conditions	New			0	NAS-AB-736 ED 06-08.pdf

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
TULIP Inland Marine Rating Schedule	NAS-AB-737	(06/08)	Endorsement/Amendment/Conditions	New			0	NAS-AB-737 ED 06-08.pdf

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Coverage Extension Endorsement (Rental House)	NAS-AB-738	(06/08)	Endorsement/Amendment/Conditions	New			0	NAS-AB-738 ED 06-08.pdf

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Coverage Extension Endorsement (Miscellaneous Equipment & Props, Sets & Wardrobe)	NAS-AB-739	(06/08)	Endorsement/Amendment/Conditions	New			0	NAS-AB-739 ED 06-08.pdf

SERFF Tracking Number: NRT-125757374 State: Arkansas

Filing Company: North American Specialty Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: 08-03828

TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations

Product Name: Entertainment Program - Inland Marine

Project Name/Number: /

## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type	Action	Action Specific Data	Readability	Attachment
Approved	Commercial Inland Marine Declarations - Entertainment Program	NAS-ABIM-DEC	(06/08)	Declaration	New s/Schedule		0.00	NAS-ABIM-DEC ED 06-08.pdf
Approved	Schedule of Forms	NAS-ABF-SCH	(06/08)	Other	New		0.00	NAS-ABF-SCH ED 06-08.pdf
Approved	Animal Coverage Form	NAS-ABANM-POL	(06/08)	Policy/Cove	New rage Form		0.00	NAS-ABANM-POL ED 06-08.pdf
Approved	Accounts Receivable Coverage Form	NAS-ABAR-POL	(06/08)	Policy/Cove	New rage Form		0.00	NAS-ABAR-POL ED 06-08.pdf
Approved	Business Income & Extra Expense Coverage Form	NAS-ABBI-POL	(06/08)	Policy/Cove	New rage Form		0.00	NAS-ABBI-POL ED 06-08.pdf
Approved	Cast Extra Expense Coverage Form	NAS-ABCEE-POL	(06/08)	Policy/Cove	New rage Form		0.00	NAS-ABCEE-POL ED 06-08.pdf
Approved	Electronic Data Processing Coverage Form	NAS-ABEDP-POL	(06/08)	Policy/Cove	New rage Form		0.00	NAS-ABEDP-POL ED 06-08.pdf
Approved	Extra Expense Coverage Form	NAS-ABEE-POL	(06/08)	Policy/Cove	New rage Form		0.00	NAS-ABEE-POL ED 06-08.pdf
Approved	Faulty Stock, Camera and Processing Coverage Form	NAS-ABFS-POL	(06/08)	Policy/Cove	New rage Form		0.00	NAS-ABFS-POL ED 06-08.pdf

SERFF Tracking Number: NRTH-125757374 State: Arkansas  
Filing Company: North American Specialty Insurance Company State Tracking Number: EFT \$50  
Company Tracking Number: 08-03828  
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
Product Name: Entertainment Program - Inland Marine  
Project Name/Number: /

Approved	Miscellaneous Equipment Coverage Form	NAS-ABME-POL	(06/08)	Policy/Coverage New Form	0.00	NAS-ABME-POL ED 06-08.pdf
Approved	Money and Securities Coverage Form	NAS-ABMS-POL	(06/08)	Policy/Coverage New Form	0.00	NAS-ABMS-POL ED 06-08.pdf
Approved	Negative Film, Videotape and Digitalized Image Coverage Form	NAS-ABNF-POL	(06/08)	Policy/Coverage New Form	0.00	NAS-ABNF-POL ED 06-08.pdf
Approved	Office Equipment, Improvements and Betterments Coverage	NAS-ABOEF-POL	(06/08)	Policy/Coverage New Form	0.00	NAS-ABOEF-POL ED 06-08.pdf
Approved	Props, Sets & Wardrobe Coverage Form	NAS-ABPSW-POL	(06/08)	Policy/Coverage New Form	0.00	NAS-ABPSW-POL ED 06-08.pdf
Approved	Rental House Coverage Form	NAS-ABRH-POL	(06/08)	Policy/Coverage New Form	0.00	NAS-ABRH-POL ED 06-08.pdf
Approved	Third Party Property Damage Coverage Form	NAS-ABTPD-POL	(06/08)	Policy/Coverage New Form	0.00	NAS-ABTPD-POL ED 06-08.pdf
Approved	Valuable Papers and Records Coverage Form	NAS-ABVPP-POL	(06/08)	Policy/Coverage New Form	0.00	NAS-ABVPP-POL ED 06-08.pdf
Approved	Common Conditions, Definitions, and Exclusions	NAS-AB-CPC	(06/08)	Endorsement/Amendment/Conditions	0.00	NAS-AB-CPC ED 06-08.pdf
Approved	Policy Changes	NAS-AB-PC1	(06/08)	Endorsement/Amendment/Conditions	0.00	NAS-AB-PC1 ED 06-08.pdf
Approved	Policy Changes	NAS-AB-	(06/08)	Endorsement New	0.00	NAS-AB-



SERFF Tracking Number: NRTH-125757374 State: Arkansas  
Filing Company: North American Specialty Insurance Company State Tracking Number: EFT \$50  
Company Tracking Number: 08-03828  
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
Product Name: Entertainment Program - Inland Marine  
Project Name/Number: /

		PC2		nt/Amendm ent/Condi ons		PC2 ED 06- 08.pdf
Approved	Covered Production Limitation Endorsement	NAS-AB- 001	(06/08)	Endorseme New nt/Amendm ent/Condi ons	0.00	NAS-AB-001 ED 06- 08.pdf
Approved	Final Audit	NAS-AB- 002	(06/08)	Endorseme New nt/Amendm ent/Condi ons	0.00	NAS-AB-002 ED 06- 08.pdf
Approved	Minimum Premium Endorsement	NAS-AB- 003	(06/08)	Endorseme New nt/Amendm ent/Condi ons	0.00	NAS-AB-003 ED 06- 08.pdf
Approved	Non-Insured Production Entity Conditional Exclusion	NAS-AB- 004	(06/08)	Endorseme New nt/Amendm ent/Condi ons	0.00	NAS-AB-004 ED 06- 08.pdf
Approved	Schedule of Feature Film Productions	NAS-AB- 005	(06/08)	Endorseme New nt/Amendm ent/Condi ons	0.00	NAS-AB-005 ED 06- 08.pdf
Approved	Unscheduled Production, Presentation or Event Exclusion	NAS-AB- 006	(06/08)	Endorseme New nt/Amendm ent/Condi ons	0.00	NAS-AB-006 ED 06- 08.pdf
Approved	Schedule of Events	NAS-AB- 007	(06/08)	Endorseme New nt/Amendm ent/Condi ons	0.00	NAS-AB-007 ED 06- 08.pdf
Approved	Schedule of Productions	NAS-AB- 008	(06/08)	Endorseme New nt/Amendm ent/Condi ons	0.00	NAS-AB-008 ED 06- 08.pdf
Approved	Schedule of Stunt Activities	NAS-AB- 009	(06/08)	Endorseme New nt/Amendm ent/Condi	0.00	NAS-AB-009 ED 06- 08.pdf

SERFF Tracking Number: NRT-125757374 State: Arkansas  
 Filing Company: North American Specialty Insurance Company State Tracking Number: EFT \$50  
 Company Tracking Number: 08-03828  
 TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
 Product Name: Entertainment Program - Inland Marine  
 Project Name/Number: /

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Approved	Specified Production Dates	NAS-AB-010	(06/08)	Endorsement/Amendment/Conditions	0.00 NAS-AB-010 ED 06-08.pdf
Approved	Premium Rate Schedule	NAS-AB-500	(06/08)	Endorsement/Amendment/Conditions	0.00 NAS-AB-500 ED 06-08.pdf
Approved	Production Stunt, Pyrotechnic & Animal Exposure Exclusion	NAS-AB-600	(06/08)	Endorsement/Amendment/Conditions	0.00 NAS-AB-600 ED 06-08.pdf
Approved	Vehicle Physical Damage Endorsement	NAS-AB-700	(06/08)	Endorsement/Amendment/Conditions	0.00 NAS-AB-700 ED 06-08.pdf
Approved	Cast Blanket Extension (Including Sickness) Endorsement	NAS-AB-701	(06/08)	Endorsement/Amendment/Conditions	0.00 NAS-AB-701 ED 06-08.pdf
Approved	Cast Essential Person Extension Endorsement (Abandonment of Insured Production)	NAS-AB-703	(06/08)	Endorsement/Amendment/Conditions	0.00 NAS-AB-703 ED 06-08.pdf
Approved	Cast Family Bereavement Extension Endorsment	NAS-AB-704	(06/08)	Endorsement/Amendment/Conditions	0.00 NAS-AB-704 ED 06-08.pdf
Approved	Rental Cost Reimbursement Extension Endorsement	NAS-AB-705	(06/08)	Endorsement/Amendment/Conditions	0.00 NAS-AB-705 ED 06-08.pdf
Approved	Loss of Rental Income Extension	NAS-AB-706	(06/08)	Endorsement/Amendment	0.00 NAS-AB-706 ED 06-

SERFF Tracking Number: NRTH-125757374 State: Arkansas  
 Filing Company: North American Specialty Insurance Company State Tracking Number: EFT \$50  
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 TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
 Product Name: Entertainment Program - Inland Marine  
 Project Name/Number: /

Endorsement				ent/Condi tions		08.pdf
Approved	Theft from Hotel or Motel Limitation Endorsement	NAS-AB- 707	(06/08)	Endorseme New nt/Amendm ent/Condi tions	0.00	NAS-AB-707 ED 06- 08.pdf
Approved	Composite Rate Endorsement	NAS-AB- 708	(06/08)	Endorseme New nt/Amendm ent/Condi tions	0.00	NAS-AB-708 ED 06- 08.pdf
Approved	Earthquake Limitation Endorsement	NAS-AB- 709	(06/08)	Endorseme New nt/Amendm ent/Condi tions	0.00	NAS-AB-709 ED 06- 08.pdf
Approved	Earth Movement, Volcanic Eruption, Flood Exclusion Endorsement	NAS-AB- 710	(06/08)	Endorseme New nt/Amendm ent/Condi tions	0.00	NAS-AB-710 ED 06- 08.pdf
Approved	Excluded Property Endorsement	NAS-AB- 711	(06/08)	Endorseme New nt/Amendm ent/Condi tions	0.00	NAS-AB-711 ED 06- 08.pdf
Approved	Library Stock Endorsement (Including Regeneration)	NAS-AB- 712	(06/08)	Endorseme New nt/Amendm ent/Condi tions	0.00	NAS-AB-712 ED 06- 08.pdf
Approved	Actors Equity Endorsement (Personal Property of Actors and Crew)	NAS-AB- 713	(06/08)	Endorseme New nt/Amendm ent/Condi tions	0.00	NAS-AB-713 ED 06- 08.pdf
Approved	Protective Devices Endorsement	NAS-AB- 714	(06/08)	Endorseme New nt/Amendm ent/Condi tions	0.00	NAS-AB-714 ED 06- 08.pdf
Approved	Cast - Schedule of Covered	NAS-AB- 715	(06/08)	Endorseme New nt/Amendm	0.00	NAS-AB-715 ED 06-

SERFF Tracking Number: NRT-125757374 State: Arkansas  
 Filing Company: North American Specialty Insurance Company State Tracking Number: EFT \$50  
 Company Tracking Number: 08-03828  
 TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
 Product Name: Entertainment Program - Inland Marine  
 Project Name/Number: /

	Persons		ent/Condi tions		08.pdf
Approved	Schedule of Covered Property	NAS-AB-716 (06/08)	Endorsement New nt/Amendment/Condi tions	0.00	NAS-AB-716 ED 06- 08.pdf
Approved	Fraudulent Scheme, Trick or False Pretense Exclusion Endorsement	NAS-AB-717 (06/08)	Endorsement New nt/Amendment/Condi tions	0.00	NAS-AB-717 ED 06- 08.pdf
Approved	Unscheduled Equipment Limitation Endorsement	NAS-AB-718 (06/08)	Endorsement New nt/Amendment/Condi tions	0.00	NAS-AB-718 ED 06- 08.pdf
Approved	Operation of Civil Authority Endorsement	NAS-AB-719 (06/08)	Endorsement New nt/Amendment/Condi tions	0.00	NAS-AB-719 ED 06- 08.pdf
Approved	Combined Deductible Endorsement	NAS-AB-720 (06/08)	Endorsement New nt/Amendment/Condi tions	0.00	
Approved	Failure to Return Equipment Exclusion Endorsement	NAS-AB-721 (06/08)	Endorsement New nt/Amendment/Condi tions	0.00	NAS-AB-721 ED 06- 08.pdf
Approved	Furs, Jewelry, Art and Antique Endorsement	NAS-AB-722 (06/08)	Endorsement New nt/Amendment/Condi tions	0.00	NAS-AB-722 ED 06- 08.pdf
Approved	Faulty Stock - Broad Form Endorsement	NAS-AB-723 (06/08)	Endorsement New nt/Amendment/Condi tions	0.00	NAS-AB-723 ED 06- 08.pdf
Approved	Limited Computer Virus Extension Endorsement	NAS-AB-724 (06/08)	Endorsement New nt/Amendment/Condi tions	0.00	NAS-AB-724 ED 06- 08.pdf

SERFF Tracking Number: NRT-125757374 State: Arkansas  
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 TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
 Product Name: Entertainment Program - Inland Marine  
 Project Name/Number: /

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Approved	Loss Payable Endorsement	NAS-AB-725	(06/08)	Endorsement New nt/Amendment/Conditions	0.00 NAS-AB-725 ED 06-08.pdf
Approved	Precision Driving Extension Endorsement	NAS-AB-726	(06/08)	Endorsement New nt/Amendment/Conditions	0.00 NAS-AB-726 ED 06-08.pdf
Approved	Rental House Absence of Written Contract Limitation Endorsement	NAS-AB-727	(06/08)	Endorsement New nt/Amendment/Conditions	0.00 NAS-AB-727 ED 06-08.pdf
Approved	Rental House Errors & Omissions	NAS-AB-728	(06/08)	Endorsement New nt/Amendment/Conditions	0.00 NAS-AB-728 ED 06-08.pdf
Approved	Rental House Installation Endorsement	NAS-AB-729	(06/08)	Endorsement New nt/Amendment/Conditions	0.00 NAS-AB-729 ED 06-08.pdf
Approved	Resumption of Business Operations Endorsement	NAS-AB-730	(06/08)	Endorsement New nt/Amendment/Conditions	0.00 NAS-AB-730 ED 06-08.pdf
Approved	Resumption of Business Operations Endorsement (for Insured Productions)	NAS-AB-731	(06/08)	Endorsement New nt/Amendment/Conditions	0.00 NAS-AB-731 ED 06-08.pdf
Approved	Unattended Vehicle Sub-Limit Endorsement	NAS-AB-732	(06/08)	Endorsement New nt/Amendment/Conditions	0.00 NAS-AB-732 ED 06-08.pdf
Approved	Unattended Vehicle Limitation	NAS-AB-733	(06/08)	Endorsement New nt/Amendment	0.00 NAS-AB-733 ED 06-

SERFF Tracking Number: NRT-125757374 State: Arkansas  
 Filing Company: North American Specialty Insurance Company State Tracking Number: EFT \$50  
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 TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
 Product Name: Entertainment Program - Inland Marine  
 Project Name/Number: /

Endorsement			ent/Condi		08.pdf
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Approved	Waiver of Subrogation Endorsement	NAS-AB-734 (06/08)	Endorseme New nt/Amendm ent/Condi	0.00	NAS-AB-734 ED 06-08.pdf
			ons		
Approved	Worldwide Coverage Territory Endorsement	NAS-AB-735 (06/08)	Endorseme New nt/Amendm ent/Condi	0.00	NAS-AB-735 ED 06-08.pdf
			ons		
Approved	Windstorm Limitation Endorsement	NAS-AB-736 (06/08)	Endorseme New nt/Amendm ent/Condi	0.00	NAS-AB-736 ED 06-08.pdf
			ons		
Approved	TULIP Inland Marine Rating Schedule	NAS-AB-737 (06/08)	Endorseme New nt/Amendm ent/Condi	0.00	NAS-AB-737 ED 06-08.pdf
			ons		
Approved	Coverage Extension Endorsement (Rental House)	NAS-AB-738 (06/08)	Endorseme New nt/Amendm ent/Condi	0.00	NAS-AB-738 ED 06-08.pdf
			ons		
Approved	Coverage Extension Endorsement (Miscellaneous Equipment & Props, Sets & Wardrobe)	NAS-AB-739 (06/08)	Endorseme New nt/Amendm ent/Condi	0.00	NAS-AB-739 ED 06-08.pdf
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**NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY**  
650 Elm Street, Manchester, NH 03101-2524  
(800) 542-9200  
*A Stock Insurance Company*

Policy Number:  
Renewal of Number:

Named Insured and Mailing Address		Producer	
		Producer Code:	
		Telephone: (    )    -	
Description of Operations:	Type of Business:	Audit Period:	

**COMMERCIAL INLAND MARINE DECLARATIONS  
ENTERTAINMENT PROGRAM**

**Forms and Endorsements**

As per schedule of forms attached.

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy. This policy consists of the following coverage for which a premium is indicated. This premium may be subject to adjustment.

**Coverages**

Coverage	Limit of Insurance	Deductible	Premium
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**Taxes, Fees and Surcharges**

<b>Terrorism Premium</b>	\$
<b>Taxes, Fees and Surcharges</b>	\$
<b>Total Premium</b>	\$

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

Issuing Office:

Issued Date:

**NAS-ABIM-DEC**

*Page 1*

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# NORTH AMERICAN SPECIALTY INSURANCE COMPANY

Coverage	Limit of Insurance	Deductible	Premium
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***NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH***

**Policy Number:**

**Effective Date:**

**SCHEDULE OF FORMS**

## ANIMAL COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is not covered.

### SCHEDULE

Description of Animal(s)	Production	Dates	Maximum Limit Of Insurance	Deductible	Premium
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Extra Expense Limit of Insurance: \$                      Deductible: \$

#### A. COVERAGE

We will pay for direct physical loss of or damage to Covered Property from any of the Covered Causes of Loss. The loss or damage must commence during the policy period.

1. **Covered Property**, as used in this Coverage, means your scheduled animal(s) that are used or intended to be used in an "insured production" or for other purposes specified in an endorsement to this policy.

2. **Property Not Covered**

Covered Property does not include:

Animal(s) that are covered under any other Coverage of this policy.

3. **Covered Causes of Loss**

Covered Causes of Loss means accidental injury, sickness or death when we have received a Certificate of Health signed by a duly licensed veterinarian prior to manifestation of a sickness; or

In the absence of a Certificate of Health signed by a duly licensed veterinarian, Covered Causes of Loss means accidental injury or death; and

Such accidental injury, sickness or death must manifest or occur during the term of this policy.

4. **Extension of Coverage- Extra Expense**

We will pay the actual and necessary loss you sustain as Extra Expense due to the interruption, postponement or cancellation of an "insured production". The interruption, postponement or cancellation must be the direct result of accidental injury, sickness or death to Covered Property from a Covered Cause of Loss during the policy period.

**Extra Expense**, as used in this Coverage, means the following expenses you incur during the "period of restoration" that you would not have incurred had there been no accidental injury, sickness or death to Covered Property:

- (a) Necessary additional "gross production costs" incurred to avoid or minimize the interruption, postponement or cancellation of the "insured production"; and
- (b) Necessary expenses incurred to the extent they reduce the amount of loss that otherwise would be payable under this Coverage.

#### B. ADDITIONAL EXCLUSIONS

For the purposes of this Coverage, the following exclusions apply in addition to the exclusions described in paragraph E. of the **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS – EXCLUSIONS APPLICABLE TO ALL COVERAGE OF THIS POLICY**.

## ANIMAL COVERAGE FORM

We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:

1. Use of the animal in any activity other than in connection with the filming or taping of an "insured production";
2. Use of the animal in any stunt or hazardous activity;
3. Any cosmetic alteration of the animal;
4. Failure to establish your legal liability and/or actual cash value prior to using the animal;
5. Willful misconduct or misuse of the animal;
6. Bodily Injury, Property Damage, Personal Injury and Personal and Advertising injury caused by Covered Property;
7. Confiscation or nationalization of the animal for any reason whatsoever;
8. Quarantine, unless as a result of a Cause of Loss not otherwise excluded;
9. Destruction of the animal, either voluntarily or by act of or at the direction of any governmental authority;
10. Sickness of the animal prior to our acceptance of a Certificate of Health signed by a duly licensed veterinarian, regardless of any other cause or event that contributes concurrently or in any sequence to the loss; or
11. Any reservation, exception or restriction we have imposed on a Covered Animal, as described in the Certificate of Health Condition below, regardless of when the event causing loss occurs.

### C. LIMIT OF INSURANCE

The most we will pay for loss or damage is the Maximum Limit of Insurance shown in the Declarations or Schedule above.

The most we will pay for Extra Expense in any one occurrence is the amount shown in the above Schedule for Extra Expense Limit of Insurance. This limit is in addition to the Maximum Limit of Insurance for Covered Property.

### D. DEDUCTIBLE

We will not pay for loss or damage in any one occurrence until the amount of the adjusted loss or damage before applying the applicable limits of insurance exceeds the Deductible amount shown in the Declarations or Schedule above. We will then pay the amount of the adjusted loss or damage in excess of the Deductible, up to the applicable Limit of Insurance.

### E. METHOD OF VALUATION

Subject to the Maximum Limit of Insurance, we will determine the value of Covered Property in the event of loss or damage as follows:

#### 1. Animal Health Coverage

##### (a) Injury or Sickness of a Covered Animal

The amount of your loss for accidental injury or sickness to Covered Property is the actual and necessary veterinary bills you incur.

##### (b) Death of a Covered Animal

The value of Covered Property in the event of death is the actual cash value of the animal, as determined prior to your use of the animal.

##### (c) Animal Repatriation, Rendering or Disposal Coverage

The amount of your loss for repatriation, rendering or disposal of Covered Property is the actual and necessary expenses you incur.

## **ANIMAL COVERAGE FORM**

### **2. Extra Expense Coverage**

- a. The amount of your loss will be determined based on:
  - (1) The actual and necessary expenses incurred in excess of your declared "gross production cost" to avoid or minimize any interruption, postponement or cancellation of the "insured production"; and
  - (2) All other necessary expenses that reduce the amount of loss otherwise payable.
- b. We will reduce the amount of your loss to the extent you can resume the "insured production" and discontinue Extra Expense or do not resume the "insured production" as quickly as possible.
  - (1) We will pay based on the length of time it would have taken to resume the "insured production" as soon as possible.
  - (2) We will reduce the amount of your loss by any payments you receive from other insurance or any other source.

### **F. ADDITIONAL CONDITIONS- WARRANTY**

It is warranted that your failure to comply with any of the following conditions will prejudice us and will release us from any claim that involves such failure.

#### **1. Additional Duties In The Event of Loss**

- (a) You must report immediately to us, or our authorized representative, any fact or circumstance which may prevent Covered Property from commencing, continuing or completing an assigned duty or role in an "insured production" and which may result in a claim under this Coverage.
- (b) You must immediately secure and file with us, or our authorized representative, the certification of a duly licensed veterinarian. The certification must include a complete description of the injury, sickness or death and the prognosis.
- (c) You must make every effort to preserve our rights, including enforcing any contractual conditions or terms applicable to the Covered Property, to:
  - (1) Have Covered Property examined by a veterinarian of our choice; and
  - (2) Have continuing access to the medical records of any Covered Property.

#### **2. Legal Liability and Valuation**

You agree to determine:

- (a) The extent of your legal liability, and
- (b) The actual cash value of each Covered Property prior to your first use of the Covered Property.

The valuation must be in writing from a qualified animal appraiser.

#### **3. Certificate of Health**

- (a) You will submit to us for each Covered Property a signed Certificate of Health completed by a duly licensed veterinarian. The Certificate of Health must disclose:
  - (a) Any medical condition that has been treated; or
  - (b) Any medication that has been prescribed;within one year prior to the date the Certificate of Health is completed.
- (b) The Covered Property is covered for sickness on the date we approve the Certificate of Health. Prior to our approval of the Certificate of Health, the Covered Property is covered only for accidental injury or death resulting from accidental injury.

Based on the medical information submitted to us, we have the right to make any reservation, exception or restriction regarding the insurability of the Covered Property within a reasonable period of time. We will not pay for loss caused by or resulting from any such reservation, exception or restriction.

## ACCOUNTS RECEIVABLE COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is not covered.

### A. COVERAGE

1. We will pay:

- (a) All amounts due from your customers that you are unable to collect,
- (b) Interest charges on any loan required to offset amounts you are unable to collect pending our payment of these amounts,
- (c) Collection expenses in excess of your normal collection expenses that are made necessary by the loss or damage, and
- (d) Other reasonable expenses that you incur to reestablish your records of accounts receivable, that result from Covered Causes of Loss to your records of accounts receivable during the policy period.

2. We cover records of Accounts Receivable

- (a) Within your premises, and
- (b) Away from your premises while in transit.

3. Property Not Covered

Covered Property does not include:

- (a) Records of Accounts Receivable in storage away from your premises, or
- (b) Records of Accounts Receivable arising out of property in the course of illegal transportation or trade.

4. Covered Causes of Loss

Covered Causes of Loss means risks of direct physical loss or damage to your records or accounts receivable except those causes of loss listed in the Exclusions.

5. Coverage Extension - Removal

If you give us written notice within 10 days of removal of your records of Accounts Receivable because of imminent danger of loss or damage, we will pay for loss or damage while they are:

- (a) At a safe place away from your premises or
- (b) Being taken to and returned from that place.

This Coverage Extension is included within the Limit of Insurance applicable to the premises from which the Covered Property is removed.

### B. ADDITIONAL EXCLUSIONS

For the purposes of this Coverage, the following exclusions apply in addition to the exclusions described in paragraph E. of **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS - EXCLUSIONS APPLICABLE TO ALL COVERAGE OF THIS POLICY**.

We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:

## **ACCOUNTS RECEIVABLE COVERAGE FORM**

1. Wear and tear; any quality in the property that causes it to damage or destroy itself; hidden or latent defect; gradual deterioration; depreciation; mechanical breakdown or electrical breakdown; insects, vermin, or rodents; corrosion, rust, dampness, cold or heat.
2. Processing or work upon the property. But if processing or work upon the property results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.
3. Unexplained or mysterious disappearance or shortage found upon taking of inventory.
4. Rain, ice, sleet, snow or hail, whether driven by wind or not, to property stored in the open. This exclusion does not apply to property that was built or designed to be stored in the open.
5. Intentional acts committed by you or at your direction.
6. Delay, loss of use, loss of market, interruption of business, or any other consequential loss.
7. Alteration, falsification, concealment or destruction of records of accounts receivable done to conceal the wrongful giving, taking or withholding of money, securities or other property.  
This exclusion applies only to the extent of the wrongful giving, taking or withholding.
8. Bookkeeping, accounting or billing errors or omissions.
9. Electrical or magnetic injury, disturbance or erasure of electronic recordings.  
But we will pay for direct loss or damage caused by lightning.
10. Voluntary parting with any property by you or anyone entrusted with the property if induced to do so by any fraudulent scheme, trick, device or false pretense.
11. Unauthorized instructions to transfer property to any person or to any place.
12. We will not pay for loss or damage that requires any audit of records or any inventory computation to prove its factual existence.

### **C. LIMIT OF INSURANCE**

The most we will pay for loss or damage in any one occurrence is the Limit of Insurance shown in the Declarations page for Accounts Receivable.

### **E. DEDUCTIBLE**

We will not pay for loss or damage in any one occurrence until the amount of the adjusted loss or damage before applying the applicable Limit of Insurance exceeds the applicable Deductible amount. We will then pay the amount of the adjusted loss or damage in excess of that Deductible, up to the applicable Limit of Insurance.

### **F. METHOD OF VALUATION**

1. If you cannot accurately establish the amount of accounts receivable outstanding as of the time of loss or damage, the following method will be used:
  - (a) Determine the total of the average monthly amounts of accounts receivable for the 12 months immediately preceding the month in which the loss or damage occurs; and
  - (b) Adjust that total for any normal fluctuations in the amount of accounts receivable for the month in which the loss or damage occurred or for any demonstrated variance from the average for that month.
2. The following will be deducted from the total amount of accounts receivable:
  - (a) The amount of the accounts for which there is no loss or damage;
  - (b) The amount of the accounts that you are able to reestablish or collect;
  - (c) An amount to allow for probable bad debts that you are normally unable to collect; and
  - (d) All unearned interest and service charges.

## **ACCOUNTS RECEIVABLE COVERAGE FORM**

### **G. ADDITIONAL CONDITIONS**

#### **1. Protection of Records**

Whenever you are not open for business, and except while you are actually using the records, you must keep all records of accounts receivable in the receptacles that you represented were in use at the time of the attachment of this insurance.

#### **2. Recoveries**

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. You must then return to us the amount we paid to you for the property. We will pay recovery expenses and the expenses to repair the recovered property, subject to the Limit of Insurance.

You will pay us the amount of all recoveries you receive for a loss or damage paid by us. But any recoveries in excess of the amount we have paid belong to you.



## BUSINESS INCOME & EXTRA EXPENSE COVERAGE FORM

### Schedule

Limit of Insurance: \$	each occurrence
Deductible-Waiting Period:	hours
Description of Operations:	

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is not covered.

#### A. COVERAGE

1. We will pay the actual loss of "Business Income", including actual and necessary "Extra Expense" you sustain due to the necessary suspension of business operations as described in the Description of Operations, shown above or on the Declarations, during the "period of restoration". The suspension must be the result of direct physical loss of or damage to Covered Property from a Covered Cause of Loss during the policy period.
  - a. "Business Income", as used in this Coverage, means the
    - (1) Net Income that is earned before income taxes; and
    - (2) Continuing normal operating expenses incurred, including payroll.
  - b. "Extra Expense", as used in this Coverage, means the following expenses you incur during the "Period of Restoration" that you would not have incurred had there been no direct physical loss or damage to Covered Property:
    - (1) Necessary additional expenses that exceed normal operating expenses to avoid or minimize the suspension of business operations; and
    - (2) Necessary expenses incurred to the extent they reduce the amount of loss that otherwise would be payable under this Coverage.
  - b. Covered Property, as used in this Coverage, means property used or intended to be used in connection with your business operations or for other purposes specified in an endorsement to this policy.

If you occupy only part of the site, Covered Property means the portion of the building which you rent, lease or occupy and any area within the building or on the site at which the Covered Property is located, if that area services, or is used to gain access to, the Covered Property.
  - c. Property Not Covered

Covered Property does not include negative film, video tape, tapes, cells, transparencies, positives, sound tracks, artwork, software, programs or any other form of media.
  - d. Covered Causes of Loss

Covered Causes of Loss means risks of direct physical loss or damage to Covered Property except those causes of loss listed in the Exclusions.

#### B. ADDITIONAL EXCLUSIONS

For the purposes of this Coverage, the following exclusions apply in addition to the exclusions described in paragraph E. of the **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS – EXCLUSIONS APPLICABLE TO ALL COVERAGES OF THIS POLICY**.

We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:

1. Expenses to repair or replace property.
2. Expenses payable under any other Coverage.

## **BUSINESS INCOME & EXTRA EXPENSE COVERAGE FORM**

3. Any loss that is directly or indirectly related to any filming activity or event organization, unless specifically added by an endorsement to this policy.
4. Any loss caused by or resulting from suspension, lapse or cancellation of any license, lease or contract.
5. Any loss that would be payable under the **Cast Extra Expense Coverage Form**, whether or not included in this policy.
6. Any loss that would be payable under **Negative Film, Videotape and Digitalized Image Coverage Form**, whether or not included in this policy.
7. Any loss that would be payable under the **Faulty Stock, Camera and Processing Coverage Form**, whether or not included in this policy.
8. Loss, expense or liability resulting from your inability to meet any scheduled deadline, delivery date, release date, air date or completion date even though a Covered Cause of Loss may have contributed in whole or in part.

### **C. LIMITS OF INSURANCE**

The most we will pay for loss in any one occurrence is the Limit of Insurance shown above, or in the Declarations, subject to a maximum "period of restoration" of ninety (90) days, whichever is less.

### **D. DEDUCTIBLE (WAITING PERIOD)**

We will not pay for loss in any one occurrence until after the number of hours shown above, or in the Declarations, following the direct physical loss of or damage to Covered Property.

### **E. METHOD OF VALUATION**

1. The amount of your "Business Income" loss will be determined based on:
  - (a) The Net Income of the Business Operation before the direct physical loss or damage occurred;
  - (b) The Net Income of the Business Operation if no covered loss occurred, but not including any Net Income that would have been earned as a result of an increase in the volume of business due to favorable business conditions caused by the impact of the Covered Cause of Loss on customers or on other businesses;
  - (c) The operating expenses, including payroll expenses, necessary to resume your Business Operations with the same quality of service that existed just before the direct physical loss or damage; and
  - (d) Other relevant sources of information, including:
    - (1) Your financial records and accounting procedures;
    - (2) Bills, invoices and other vouchers; and
    - (3) Deeds, liens or contracts.
  - (e) We will reduce the amount of your "Business Income" loss to the extent you can resume your Business Operations, in whole or in part, by using damaged or undamaged property (including merchandise or stock) at the covered location or elsewhere.
2. The amount of your "Extra Expense" loss will be determined based on:
  - (a) All expense that exceeds the normal operating expenses that would have been incurred in your business operations during the "period of restoration" if no direct physical loss or damage had occurred; and
  - (b) All other necessary expenses that reduce the amount of loss otherwise payable.

## **BUSINESS INCOME & EXTRA EXPENSE COVERAGE FORM**

We will pay based on the length of time it would have taken to resume business operations as soon as possible.

### **F. ADDITIONAL CONDITION**

For the purposes of this Coverage, the following Loss Condition applies in addition to the Loss Conditions described in paragraph **A. LOSS CONDITIONS** of **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS** – paragraph **6. Duties In The Event of Loss Or Damage**.

You will use due diligence and do and concur in doing all things reasonably practicable to resume business operations as quickly as possible.

### **G. ADDITIONAL DEFINITION**

For the purposes of this Coverage, the following definition applies in addition to the definitions described in paragraph **D. of COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS – DEFINITIONS APPLICABLE TO ALL COVERAGES OF THIS POLICY**:

“Period of restoration” means the period of time that:

1. Begins with the date of direct physical loss or damage resulting from any Covered Cause of Loss; and
2. Ends on the earlier of:
  - (a) The date when Covered Property should be repaired, rebuilt or replaced with reasonable speed and similar quality and Business Operations are resumed; or
  - (b) The date business operations are abandoned.

The expiration date of this policy will not cut short the “period of restoration”.

## CAST EXTRA EXPENSE COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is not covered.

### A. COVERAGE

We will pay the actual and necessary loss you sustain as Extra Expense due to the interruption, postponement or cancellation of an "insured production". The interruption, postponement or cancellation must be caused by or result from a Covered Cause of Loss during the policy period.

1. **Extra Expense**, as used in this Coverage, means the following expenses you incur during the "period of restoration" that you would not have incurred had there been Covered Causes of Loss:

- (a) Necessary additional "gross production costs" incurred to avoid or minimize the interruption, postponement or cancellation of the "insured production"; and
- (b) Necessary expenses incurred to the extent they reduce the amount of loss that otherwise would be payable under this Coverage.

2. **Covered Person**, as used in this Coverage, means a scheduled member of the cast intended to be used in connection with an "insured production" or for other purposes specified in an endorsement to this policy.

3. **Covered Causes of Loss**

Covered Causes of Loss means:

- (a) Accidental injury, sickness or death of a Covered Person that prevents them from performing or completing their duties in an "insured production"; or
- (b) The "kidnapping" of a Covered Person.

4. **Term of Coverage**

Term of Coverage, as used in this Coverage, means the Production Start Date of an "insured production", but no sooner than the effective date shown in the Declarations and continuing until the expiration date of this policy or Production End Date of the "insured production", whichever occurs first.

### B. ADDITIONAL EXCLUSIONS

For the purposes of this Coverage, the following exclusions apply in addition to the exclusions described in paragraph E. of the **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS – EXCLUSIONS APPLICABLE TO ALL COVERAGES OF THIS POLICY**.

We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:

- 1. Any Covered Person who takes part in flying, including gliders, other than as a passenger.
- 2. Any Covered Person taking part in any hazardous stunt(s) without our written consent.
- 3. Any loss arising out of or resulting from pregnancy, menstruation, childbirth or any complication(s) directly relating to these conditions.
- 4. Any loss arising out of or relating to acne or herpes.
- 5. Any Covered Person under the age of nine (9) who contracts mumps, chicken pox, measles, rubella, whooping cough, scarlet fever, tonsillitis or diphtheria.
- 6. Any loss arising out of or resulting from any medical condition, as described in a Medical Examination, regardless of when the condition manifests itself.
- 7. Delay, loss of use, loss of market, interruption of business, or any other consequential loss.
- 8. Action of any authority that prevents a Covered Person from working in the "insured production".
- 9. Extra expense resulting from the abandonment of an "insured production".
- 10. Loss of earnings or profit;

## CAST EXTRA EXPENSE COVERAGE FORM

11. Any failure to meet any scheduled deadline, delivery date, release date, air date or completion date.
12. Insolvency or lack of funds.
13. The quality, content, or any other aspect of the "insured production".
14. Any loss or demand for ransom or any payment of ransom made in connection with the "kidnapping" of a Covered Person.
15. Intentional acts committed by you or at your direction.
16. The use of drugs or alcohol by any Covered Person, except as prescribed by a duly licensed physician and declared in the medical questionnaire and statement of declared health.

### C. LIMITS OF INSURANCE

The most we will pay for loss in any one occurrence is the Limit of Insurance shown in the Declarations for Extra Expense coverage.

### D. DEDUCTIBLE

We will not pay for loss in any one occurrence until the amount of the adjusted loss before applying the applicable Limit of Insurance exceeds the applicable Deductible for Extra Expense Coverage. We will then pay the amount of the adjusted loss in excess of that Deductible, up to the applicable Limit of Insurance.

### E. METHOD OF VALUATION

1. The amount of your loss will be determined based on:
  - (a) All "gross production costs" that exceed the amount of "gross production costs" you would have incurred during the "period of restoration" if no Covered Cause of Loss had occurred; and
  - (b) All other necessary expenses that reduce the amount of loss otherwise payable.
2. We will reduce the amount of your loss:
  - (a) By the salvage value that remains of any property bought for temporary use as a result of the direct physical loss or damage; and
  - (b) To the extent you can resume the "insured production" and discontinue Extra Expense or do not resume the "insured production" as quickly as possible.

We will pay based on the length of time it would have taken to resume the "insured production" as soon as possible.

### F. ADDITIONAL CONDITION

For the purposes of this Coverage, the following Loss Condition applies in addition to the Loss Conditions described in paragraph **A. LOSS CONDITIONS** of **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS** – paragraph **6. Duties In The Event of Loss Or Damage**.

Unless you intend to abandon the "insured production", you must resume the "insured production" as quickly as possible.

### G. CONDITION PRECEDENT

It is warranted that your failure to comply with any of these conditions will release us from any claim that involves such failure.

#### 1. Medical Examination

Within thirty (30) days, each Covered Person, other than a "guest artist" appearing in less than five (5) episodes or in less than fifty percent (50%) of a series of "insured productions", must be examined by a qualified physician, prior to the date the Covered Person's assigned duties or role in the "Insured Production" are scheduled to commence.

## CAST EXTRA EXPENSE COVERAGE FORM

A qualified physician is one that we designate. If the one we designate is not available, you may use any physician, other than the Covered Person's personal physician.

The physician must complete and submit to us a medical questionnaire and statement of declared health, on forms approved by us, and signed by the physician and the Covered Person.

2. Coverage for the Covered Person will commence on the date we approve the medical questionnaire and certificate.

Based on the medical information submitted to us, we have the right to:

- (a) Re-examine the person(s) designated for this insurance. If we make such a request, you agree to have Covered Persons re-examined not more than twenty one (21) working days prior to the first day of photography of an "insured production"; and
- (b) Make any reservation, exception or restriction regarding the insurability of the Covered Person within a reasonable period of time. We will not pay for loss caused by or resulting from any such reservation, exception or restriction; and
- (c) Require an independent medical examination of any Covered Person who results in a claim under this Coverage.

Coverage for any Covered Person is provided for accidental injury, accidental death and "kidnapping" only, until such time that a medical examination and medical certificate is received and reviewed for any limitations, exemptions or restrictions, by us.

### H. ADDITIONAL DEFINITIONS

For the purposes of this Coverage, the following definition applies in addition to the definitions described in paragraph D. of **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS APPLICABLE TO PRODUCTIONS – DEFINITIONS APPLICABLE TO ALL COVERAGES OF THIS POLICY**:

"Period of restoration" means the period of time that:

1. Begins with the date of direct physical loss or damage resulting from any Covered Cause of Loss; and
2. Ends on the earlier of:
  - (a) The date when the property should be repaired, rebuilt or replaced with reasonable speed and similar quality and the "Insured Production" is resumed; or
  - (b) The date the "insured production" is abandoned.

The expiration date of this policy will not cut short the "period of restoration".

"Guest artist" means a Covered Person appearing in or contracted to appear in episodic television for less than five (5) consecutive episodes or less than fifty percent (50%) of a series of "insured productions".

"Kidnapping" means to seize, hold, abduct or carry off a person unlawfully.

## ELECTRONIC DATA PROCESSING COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is not covered.

### A. COVERAGE

We will pay for direct physical loss of or damage to Covered Property from any of the Covered Causes of Loss. The loss or damage must commence during the policy period.

**1. Covered Property**, as used in this Coverage, means:

- (a) Your owned and scheduled "computer equipment", "data" and "media", and
- (b) Similar property of others in your care, custody or control and for which you are legally liable; and

that are used or intended to be used in your business operations as described in the Description of Operations, shown above or on the Declarations.

**2. Property Not Covered**

Covered Property does not include:

- (a) Property leased or rented to others while away from your premises described in the Declarations;
- (b) Accounts; evidence of debt; valuable papers, abstracts, records, deeds, manuscripts or other documents, unless converted to "data" and only in that form;
- (c) Contraband or property in the course of illegal transportation or trade; or
- (d) Stock in Trade.

**3. Covered Causes of Loss**

- (a) With respect to "media", Covered Causes of Loss means risks of direct physical loss or damage to Covered Property except those causes of loss listed in the Exclusions.
- (b) With respect to "computer equipment" and "data", Covered Causes of Loss means:
  - (1) Mechanical Breakdown;
  - (2) Artificially Generated Electrical Current creating a short circuit or other electric disturbance within an article covered under this Coverage;
  - (3) Dryness or dampness of atmosphere, changes in or extremes of temperature, or rust or other corrosion directly caused by direct physical loss of or damage to the air-conditioning system that specifically services the "Computer Equipment".

This Cause of Loss applies only when the direct physical loss or damage to the air-conditioning system is caused by Mechanical Breakdown or Artificially Generated Electrical Current described in (1) and (2) above.

**4. Additional Coverage- Extra Expense**

We will pay the actual and necessary Extra Expense you sustain due to direct physical loss of or damage to:

- (a) Covered Property at your premises or in transit;
- (b) The air conditioning system that specifically services your "Computer Equipment";
- (c) The building in which the Covered Property is located if the building is damaged to an extent that prevents access to the Covered Property; or
- (d) The electrical system that specifically services your data operation if the damage to the system occurs inside, or within 100 feet of, the building housing your "Computer Equipment".

## ELECTRONIC DATA PROCESSING COVERAGE FORM

Extra Expense means the following necessary expenses you incur during the "Period of Restoration" that you would not have incurred if there had been no direct physical loss or damage to property:

- (a) Expenses to avoid or minimize the suspension of business and to continue your business operations at:
  - (1) The described premises; and
  - (2) Replacement premises or temporary premises. These expenses include relocation expenses and costs to equip and operate the replacement or temporary locations;
- (b) Expenses to minimize the suspension of your business if you cannot continue business operations; or
- (c) Expenses to:
  - (1) Repair or replace any Covered Property; or
  - (2) Research, replace or restore the lost information stored on Covered Property;to the extent it reduces the amount of loss that otherwise would have been payable under this Additional Coverage.
- (3) If you intend to continue your business operations at the described premises, you must resume your business operations as quickly as possible.
- (4) The amount we will pay for loss or damage under this Additional Coverage is included in the applicable Limit of Insurance for this Electronic Data Processing Coverage.

### B. ADDITIONAL EXCLUSIONS

For the purposes of this Coverage, the following exclusions apply in addition to the exclusions described in paragraph E. of the **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS – EXCLUSIONS APPLICABLE TO ALL COVERAGE OF THIS POLICY**.

We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:

- 1. Wear and tear; any quality in the property that causes it to damage or destroy itself; hidden or latent defect; gradual deterioration; depreciation; mechanical breakdown or electrical breakdown; insects, vermin, or rodents; corrosion, rust, dampness, cold or heat.
- 2. Processing or work upon the property.  
But if processing or work upon the property results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.
- 3. Unexplained or mysterious disappearance or shortage found upon taking of inventory.
- 4. Rain, ice, sleet, snow or hail, whether driven by wind or not, to property stored in the open.  
This exclusion does not apply to property that was built or designed to be stored in the open.
- 5. Artificially generated electrical current, including electrical arcing, that disturbs electrical devices, appliances or wires within the property or facilities you use in connection with an "Insured Production".  
But if artificially generated electrical current results in fire, we will pay for the loss or damage directly caused by that fire.
- 6. Intentional acts committed by you or at your direction.
- 7. Delay, loss of use, loss of market, interruption of business, or any other consequential loss.
- 8. Unauthorized instructions to transfer property to any person or to any place.



## **ELECTRONIC DATA PROCESSING COVERAGE FORM**

9. Virus, harmful code or similar instruction introduced into or enacted on a computer system (including "Data") or a network to which it is connected, designed to damage or destroy any part of the system or disrupt its normal operation.
10. Programming errors or incorrect instructions.
11. We will not pay for any Extra Expense loss caused by suspension, lapse or cancellation of any license, lease or contract.

### **C. LIMIT OF INSURANCE**

The most we will pay for loss or damage in any one occurrence is the applicable Limit of Insurance shown in the Declarations.

### **D. DEDUCTIBLE**

We will not pay for loss or damage in any one occurrence until the amount of the adjusted loss or damage before applying the applicable limits of insurance exceeds the deductible amount shown in the Declarations for Electronic Data Processing Coverage. We will then pay the amount of the adjusted loss or damage in excess of the deductible, up to the applicable limit of insurance.

### **E. METHOD OF VALUATION**

We will determine the value of Covered Property in the event of loss or damage as follows:

1. The value of your "computer equipment" will be:
  - (a) The cost of replacing the equipment with new property functionally identical to the damaged equipment if replaced; or
  - (b) Actual cash value if the property is not repaired or replaced.

In the event of partial damage to an item of "computer equipment", we will not pay more than the cost of reasonably restoring the property to its condition immediately prior to the loss.
2. The value of "computer equipment" owned by others will be actual cash value or in accordance with contractual conditions or as you are obligated to pay by common law.
3. The value of "data", whether owned or not, will be the actual cost to reproduce. If the "data" is not replaced or reproduced, we will pay the cost of the value of the "media" with no stored "data".
4. The value of "media", whether owned or not, will be determined as follows:
  - (a) The value of each item of Covered Property that is specifically declared and described in the Declarations is the applicable Limit of Insurance shown in the Declarations for that item.
  - (b) The value of other property is the cost to repair or replace the "media" with substantially identical property.
5.
  - (a) The amount of your Extra Expense Loss will be determined based on all covered expenses you incur during the "period of restoration" that you would not have incurred if there had been no direct physical loss or damage to property.
  - (b) We will reduce the amount of your Extra Expense loss:
    - (1) By the salvage value that remains of any property bought for temporary use as a result of the direct physical loss or damage; and
    - (2) To the extent you can return your business operations at the described premises to normal and discontinue such Extra Expense.
  - (c) If you do not resume your business operations at the described location, or do not resume such operations as quickly as possible, we will pay based on the length of time it would have taken to resume the operations as quickly as possible.

# **ELECTRONIC DATA PROCESSING COVERAGE FORM**

## **F. ADDITIONAL DEFINITIONS**

For the purposes of this Coverage:

**1. "Computer equipment" means:**

- (a) Your programmable electronic equipment that is used to store, retrieve and process data. It includes their component parts and air conditioning, fire suppression equipment and electrical equipment used exclusively in your computer operations; and
- (b) Associated peripheral equipment that provides communication including input and output functions such as printing or auxiliary functions such as data transmission.

"Computer Equipment" does not include "data" or "media".

**2. "Data" means"**

- (a) Data stored on "media"; and
- (b) Programming records used for electronic data processing or electronically controlled equipment.

**3. "Media" means electronic data processing, recording or storage media such as software, films, tapes, discs, drums or cells.**

**4. "Period of Restoration" means the period of time that:**

- (a) Begins with the date of loss caused by or resulting from a Covered Cause of Loss at a covered location; and
- (b) Ends on the date when the property at the covered location should be repaired, rebuilt or replaced with reasonable speed and similar quality.

## EXTRA EXPENSE COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is not covered.

### A. COVERAGE

We will pay the actual and necessary loss you sustain as Extra Expense due to the interruption, postponement or cancellation of an "insured production". The interruption, postponement or cancellation must be the direct result of direct physical loss of or damage to Covered Property from a Covered Cause of Loss during the policy period.

1. **Extra Expense**, as used in this Coverage, means the following expenses you incur during the "period of restoration" that you would not have incurred had there been no direct physical loss or damage to Covered Property:
  - (a) Necessary additional "gross production costs" incurred to avoid or minimize the interruption, postponement or cancellation of the "insured production"; and
  - (b) Necessary expenses incurred to the extent they reduce the amount of loss that otherwise would be payable under this Coverage.
2. **Covered Property**, as used in this Coverage, means property used or intended to be used in connection with an "insured production" or for other purposes specified in an endorsement to this policy.

If you occupy only part of the site, Covered Property means the portion of the building which you rent, lease or occupy and any area within the building or on the site at which the Covered Property is located, if that area services, or is used to gain access to, the Covered Property.

3. **Property Not Covered**

Covered Property does not include negative film, video tape, tapes, cells, transparencies, positives, sound tracks, artwork, software, programs or any other form of media.

4. **Covered Causes of Loss**

Covered Causes of Loss means risks of direct physical loss or damage to Covered Property except those causes of loss listed in the Exclusions.

### B. ADDITIONAL EXCLUSIONS

For the purposes of this Coverage, the following exclusions apply in addition to the exclusions described in paragraph E. of the **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS – EXCLUSIONS APPLICABLE TO ALL COVERAGES OF THIS POLICY**.

We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:

1. Wear and tear; any quality in the property that causes it to damage or destroy itself; hidden or latent defect; gradual deterioration; depreciation; mechanical breakdown or electrical breakdown; insects, vermin, or rodents; corrosion, rust, dampness, cold or heat.

This exclusion does not apply to verifiable breakdown or malfunction of generators, camera equipment, sound equipment, lighting equipment or computerized systems used to control them.
2. Processing or work upon the property.

But if processing or work upon the property results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.
3. Unexplained or mysterious disappearance or shortage found upon taking of inventory.
4. Rain, ice, sleet, snow or hail, whether driven by wind or not, to property stored in the open.

## EXTRA EXPENSE COVERAGE FORM

This exclusion does not apply to property built or designed to be stored in the open.

5. Intentional acts committed by you or at your direction.
6. Delay, loss of use (including loss of use of animals), loss of market, interruption of business, or any other consequential loss.
7. Any loss that would be payable under **Cast Extra Expense Coverage Form**, whether or not included in this policy.
8. Any loss that would be payable under **Negative Film, Videotape and Digitalized Image Coverage Form**, whether or not included in this policy.
9. Any loss that would be payable under the **Faulty Stock, Camera and Processing Coverage Form**, whether or not included in this policy.
10. Action of any authority that prevents access to Covered Property or the "insured production";
11. Extra expense resulting from the abandonment of an "insured production";
12. Loss of earnings or profit;
13. Loss resulting from the enforcement of any ordinance or law regulating the construction, use or repair of any property or requiring the tearing down of any property including the cost of removing its debris. This exclusion applies to an ordinance or law that is enforced even if the property has not been damaged.
14. Loss, expense or liability resulting from your inability to meet any scheduled deadline, delivery date, release date, air date or completion date.
15. Damage due to insects, vermin, inherent vice, gradual deterioration, dampness or dryness of atmosphere, shrinkage, evaporation, loss of weight, rust, contamination, leakage of contents, nesting or infestation and wet or dry rot.

### C. LIMITS OF INSURANCE

The most we will pay for loss in any one occurrence is the Limit of Insurance shown in the Declarations for Extra Expense coverage.

### D. DEDUCTIBLE

We will not pay for loss in any one occurrence until the amount of the adjusted loss before applying the applicable Limit of Insurance exceeds the applicable Deductible for Extra Expense Coverage. We will then pay the amount of the adjusted loss in excess of that Deductible, up to the applicable Limit of Insurance.

### E. METHOD OF VALUATION

1. The amount of your loss will be determined based on:
  - (a) All "gross production costs" that exceed the amount of "gross production costs" you would have incurred during the "Period of Restoration" if no direct physical loss or damage had occurred; and
  - (b) All other necessary expenses that reduce the amount of loss otherwise payable.
2. We will reduce the amount of your loss:
  - (a) By the salvage value that remains of any property bought for temporary use as a result of the direct physical loss or damage; and
  - (b) To the extent you can resume the "insured production" and discontinue Extra Expense or do not resume the "insured production" as quickly as possible.

## EXTRA EXPENSE COVERAGE FORM

We will pay based on the length of time it would have taken to resume the "Insured Production" as soon as possible.

### F. ADDITIONAL CONDITION

For the purposes of this Coverage, the following Loss Condition applies in addition to the Loss Conditions described in paragraph **A. LOSS CONDITIONS** of **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS** – paragraph **6. Duties In The Event of Loss Or Damage**.

Unless you intend to abandon the "insured production", you must resume the "insured production" as quickly as possible.

### G. ADDITIONAL DEFINITION

For the purposes of this Coverage, the following definition applies in addition to the definitions described in paragraph **D. of COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS – DEFINITIONS APPLICABLE TO ALL COVERAGES OF THIS POLICY**:

"Period of restoration" means the period of time that:

1. Begins with the date of direct physical loss or damage resulting from any Covered Cause of Loss; and
2. Ends on the earlier of:
  - (a) The date when the property should be repaired, rebuilt or replaced with reasonable speed and similar quality and the "insured production" is resumed; or
  - (b) The date the "insured production" is abandoned.

The expiration date of this policy will not cut short the "period of restoration".

## **FAULTY STOCK, CAMERA AND PROCESSING COVERAGE FORM**

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is not covered.

### **A. COVERAGE**

We will pay the actual and necessary "loss" you sustain due to the direct physical "loss" of or damage to Covered Property from a Covered Cause of Loss during the policy period.

**1. Covered Property**, as used in this Coverage, means:

Your "production stock" and similar property of others in your care, custody or control for which you are legally liable that is used or intended to be used in an "insured production" or for other purposes as specified in an endorsement to this policy.

**2. Property Not Covered**

Covered Property does not include cut-outs, unused footage or library stock.

**3. Covered Causes of Loss**

Covered Causes of Loss means risks of direct physical loss or damage to Covered Property except those causes of loss listed in the Exclusions.

### **B. ADDITIONAL EXCLUSIONS**

For the purposes of this Coverage, the following exclusions apply in addition to the exclusions described in paragraph E. of the **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS – EXCLUSIONS APPLICABLE TO ALL COVERAGES OF THIS POLICY**.

We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:

1. Faulty manipulating or judgment of the camera operator or assistants;
2. Error(s) of judgment in exposure, lighting or sound recording;
3. Use of incorrect raw film stock or videotape or media/software;
4. Errors in machine programming or instructions to the machine;
5. Exposure to X-rays, X-ray systems, fluoroscopic inspection devices, electromagnetic devices, electromagnetic radiation, electromagnetic fields, radioactive contamination, radioactive materials, all whether controlled or uncontrolled.

### **C. WARRANTY**

1. You warrant that artwork, drawings, software and related material (hereinafter referred to as "source material") used to generate computer images and animation cells are retained until your legal liability is exhausted or a protection print has been completed or expiration of this coverage, whichever comes first.
2. If the source materials have been photographed, or used as intended in the production process, then damage to the same source material is not a "loss" hereunder, except to the extent that the property covered in paragraph **A. COVERAGE** is damaged and you have complied with 1. above.

## **FAULTY STOCK, CAMERA AND PROCESSING COVERAGE FORM**

3. You will not accumulate for shipping undeveloped exposed negative for a period in excess of three (3) shooting days or five (5) consecutive days, whichever is less, unless agreed by us in writing.
4. Failure to fulfill this warranty releases us from all obligations under the policy to the extent that a "loss" is suffered or increased by that failure.

### **D. LIMITS OF INSURANCE**

The most we will pay for "loss" or damage in any one occurrence is the Limit of Insurance shown in the Declarations for Faulty Stock coverage.

### **E. DEDUCTIBLE**

We will not pay for "loss" or damage in any one occurrence until the amount of the adjusted "loss" or damage before applying the applicable Limit of Insurance exceeds the applicable Deductible. We will then pay the amount of the adjusted "loss" or damage in excess of that Deductible, up to the applicable Limit of Insurance.

### **F. TERM OF COVERAGE**

Coverage begins on the date stated in the Declarations and continues until one of the following first occurs:

1. The date on which a duplicate tape or duplicate medium has been completed and stored in an area physically separated from the original negative and/or tape; or
2. Thirty (30) days after completion of post production; or
3. Delivery of the "insured production" to the contracted party; or
4. The expiration date of the policy; or
5. The policy is cancelled.

### **G. ADDITIONAL DEFINITIONS**

For the purposes of this Coverage, the following definitions apply in addition to the definitions described in paragraph D. of the **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS – DEFINITIONS APPLICABLE TO ALL COVERAGES OF THIS POLICY**:

1. "Loss" means only such extra expense you incur to re-photograph, re-tape, recreate or re-program in substantially the same manner only that portion of an "insured production", which is the subject of a loss claimed under the terms of this Coverage, over and above the expense, which, but for the happening of any one or more of the occurrences specified in paragraph A. **COVERAGE**, would have been incurred in completing that portion of the "insured production".

However, loss arising from delay in completion of any "insured production(s)" is not recoverable under the terms of this Coverage, except such loss arising from delay as is unavoidable and occurs during the period of time necessary to re-photograph, re-tape, recreate or re-program in substantially the same manner. Extra expense refers to the costs defined in "Gross Production Costs" on the Premium Rate Schedule.

"Loss" to "production stock" means only the actual cost to replace the lost or damaged "production stock" with stock of like kind and quality.

## **FAULTY STOCK, CAMERA AND PROCESSING COVERAGE FORM**

**2. "Production Stock" means:**

- (1) Videotape stock;
- (2) Raw film stock;
- (3) Recorded videotape or exposed motion picture film (developed or undeveloped);
- (4) Interpositives;
- (5) Positives;
- (6) Prints;
- (7) Sound tracks;
- (8) Tapes, compact disks, Digital Video Disks, audio and visual medium;
- (9) Transparencies;
- (10) Cells;
- (11) Art work used to create animation images;
- (12) Software and related material used to generate computer images; and
- (13) any other similar media or device.



## MISCELLANEOUS EQUIPMENT COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is not covered.

### A. COVERAGE

We will pay for direct physical loss of or damage to Covered Property from any of the Covered Causes of Loss. The loss or damage must commence during the policy period.

**1. Covered Property**, as used in this Coverage, means:

- (a) Your owned and scheduled miscellaneous equipment, including, but not limited to cameras, camera equipment, sound and lighting equipment, portable electrical equipment, mechanical effects equipment, grip equipment and "mobile equipment"; and
- (b) Similar property of others in your care, custody or control and for which you are legally liable; that are used or intended to be used in an "insured production" or related purpose as per the Description of Operations shown in the Declaration or an endorsement to this policy.

**2. Property Not Covered**

Covered Property does not include:

- (a) Property that is covered under any other Coverage of this policy, including property of others in your care, custody and control, whether or not included in this policy;
- (b) Scenery, costumes, theatrical props and related theatrical property;
- (c) Animals;
- (d) Growing plants;
- (e) Accounts; bills; currency, numismatic properties or money; food stamps; notes; securities; stamps; deeds; evidences of debt; letters of credit; credit cards; passports; transportation, admission or other tickets;  
unless specifically added by an endorsement to this policy;
- (f) Buildings or their improvements and betterments;
- (g) Furniture and fixtures, unless specifically added by an endorsement to this policy;
- (h) Aircraft;
- (i) Watercraft valued over \$10,000;
- (j) "Land vehicles" or "mobile equipment" while involved in racing, chase scenes, precision driving or stunts, unless specifically added by an endorsement to this policy;
- (k) "Land vehicles", unless specifically added by an endorsement to this policy;
- (l) Negative film, video tape, tapes, cells, transparencies, positives, sound tracks, art work, software, programs or any other form of media;
- (m) Furs, fur garments and garments trimmed with fur;
- (n) Jewelry, costume jewelry, watches, watch movements, jewels, pearls, precious and semi-precious stones, bullion, gold, silver, platinum and other precious alloys or metals;
- (o) Works of art, antiques or rare articles, including etchings, pictures, statuary, marbles, bronzes, porcelains and bric-a-brac;
- (p) Unscheduled owned miscellaneous equipment, unless declared and endorsed to the policy.

## MISCELLANEOUS EQUIPMENT COVERAGE FORM

### 3. Covered Causes of Loss

Covered Causes of Loss means risks of direct physical loss or damage to Covered Property except those causes of loss listed in the Exclusions.

### 4. Extension of Coverage-Loss of Use

In the event a claim is made against you by the property owner, we will pay for loss of use, including:

- (a) Our liability under this Extension of Coverage for loss of Use of tangible property that has been physically lost, damaged or destroyed by a Covered Cause of Loss will be limited to the reasonable value or the use of that particular item of property for the time reasonably necessary to repair or replace such property or until the repair or replacement cost of such property has been paid, whichever occurs earlier. This provision applies without regard to whether such item forms a part of any larger apparatus, assembly, package or collection of such property.
- (b) We will not be liable under this Extension of Coverage to the extent you are liable for rent in excess of the reasonable value of the loss of use.
- (c) We will not be liable for any liquidated damages, penalties, continuing rent or any value agreed to prior to the loss.
- (d) Our liability under this Extension of Coverage will not be greater than the replacement cost of the item that has been lost, damaged or destroyed and is subject to all the terms and conditions of this policy.
- (e) We will not be liable for loss resulting from property in your care, custody or control which is permanently part of a rented location.

### 5. Additional Coverage

#### Personal Effects

We will pay up to \$5,000 per person, \$10,000 in the aggregate, for the loss of or damage to personal effects belonging to you, your partners, directors, officers, trustees, employees, including leased employees, agents or contractors including cast and crew, subject to the following conditions:

- (a) A Deductible of \$1,000 applies to each and every loss;
- (b) The loss must occur during the "insured production" and take place within 1000 feet of the location of the "insured production";
- (c) This extension of coverage does not increase our Limit of Insurance as stated in the Declarations.
- (d) This insurance is excess of any other insurance covering the loss of damage to the personal effects covered by this extension and is subject to all other terms and conditions of this policy.

### B. ADDITIONAL EXCLUSIONS

For the purposes of this Coverage, the following exclusions apply in addition to the exclusions described in paragraph E. of **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS - EXCLUSIONS APPLICABLE TO ALL COVERAGE OF THIS POLICY**.

## MISCELLANEOUS EQUIPMENT COVERAGE FORM

We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:

1. Wear and tear; any quality in the property that causes it to damage or destroy itself; hidden or latent defect; gradual deterioration; depreciation; mechanical breakdown or electrical breakdown; insects, vermin, or rodents; corrosion, rust, dampness, cold or heat.
2. Processing or work upon the property. But if processing or work upon the property results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.
3. Unexplained or mysterious disappearance or shortage found upon taking of inventory.
4. Rain, ice, sleet, snow or hail, whether driven by wind or not, to property stored in the open. This exclusion does not apply to property that was built or designed to be stored in the open.
5. Intentional acts committed by you or at your direction.
6. Delay, loss of use, loss of market, interruption of business, or any other consequential loss.

### C. LIMITS OF INSURANCE

The most we will pay for loss or damage in any one occurrence is the Limit of Insurance shown in the Declarations for Miscellaneous Equipment coverage.

### D. DEDUCTIBLE

We will not pay for loss or damage in any one occurrence until the amount of the adjusted loss or damage before applying the applicable limits of insurance exceeds the deductible amount shown in the Declarations for Miscellaneous Equipment Coverage. We will then pay the amount of the adjusted loss or damage in excess of the deductible, up to the applicable limit of insurance.

### E. METHOD OF VALUATION

We will determine the value of Covered Property in the event of loss or damage as follows:

1. We will determine the value of "land vehicles", whether owned or not, at actual cash value at the time and location of the loss or damage.
2. We will determine the value of your property other than "land vehicles" at replacement cost (without deduction for depreciation), subject to the following conditions:

(a) We will not pay on a replacement cost basis for any loss or damage:

- (1) Until the lost or damaged property is actually repaired or replaced; and
- (2) Unless the repairs or replacement are made within one year after the loss or damage.

If you fail to meet these conditions, we will determine the value of the property at actual cash value at the time of loss or damage.

(b) We will not pay more for loss or damage on a replacement cost basis than the least of the following:

- (1) The Limit of Insurance applicable to the lost or damaged property;
- (2) The cost to replace the lost or damaged property with other property:
  - (i) Of comparable material and quality; and
  - (ii) Used for the same purpose; or

## MISCELLANEOUS EQUIPMENT COVERAGE FORM

- (3) The amount actually spent that is necessary to repair or replace the lost or damaged property.
3. We will determine the value of property other than "land vehicles" that is owned by others at actual cash value or in accordance with contractual conditions or as you are obligated to pay by common law.

### F. ADDITIONAL DEFINITION

For the purposes of this Coverage, the following definition applies in addition to the definitions described in paragraph D. of the **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS – DEFINITIONS APPLICABLE TO ALL COVERAGES OF THIS POLICY:**

"Land Vehicle" means a motor vehicle, motorcycle, or any other self-propelled land conveyance, whether licensed for road use or not.

However, "land vehicle" does not include "mobile equipment".

## **MONEY AND SECURITIES COVERAGE FORM**

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is not covered.

### **A. COVERAGE**

We will pay the actual and necessary "loss" you sustain due to the direct physical "loss" of or damage to Covered Property from a Covered Cause of Loss during the policy period.

**1. Covered Property**, as used in this Coverage, means

Your "money" and "securities" intended to be used in an "insured production" while:

- (a) On your rented or owned premises in a permanently installed locked safe or vault; or
- (b) In the custody of your employee acting within the course and scope of his or her employment; or
- (c) In the custody of a bonded carrier for hire who is not your employee and then only in the course of and while performing his duties as a bonded carrier for hire; or
- (d) On your business premises during normal business hours and while at least two employees are present; or
- (e) Located at any hotel, motel, or other public establishment providing lodging facilities and only if such Covered Property is stored in the hotel's, motel's, or public establishment facility's locked safe or vault, other than a room safe or safe deposit box.

**2. Covered Causes of Loss**

Covered Causes of Loss means risks of loss caused by "burglary" or "robbery" of your "money" and "securities" except those causes of loss listed in the Exclusions.

### **B. ADDITIONAL EXCLUSIONS**

For purposes of this Coverage, the following exclusions apply in addition to the exclusions described in paragraph E. of the **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS – EXCLUSIONS APPLICABLE TO ALL COVERAGE OF THIS POLICY**.

We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:

- 1. Unexplained or mysterious disappearance, or shortage found upon taking of inventory;
- 2. Consequential "loss", if any, due to "loss" of or damage to Covered Property; or
- 3. "Burglary" unless there are visible signs of forced entry.

### **C. LIMIT OF INSURANCE**

The most we will pay for loss in any one occurrence is the actual loss sustained or the Limit of Insurance shown in the Declarations page for "money" and "Securities", whichever is less.

### **D. DEDUCTIBLE**

We will not pay for "loss" or damage in any one occurrence until the amount of the adjusted "loss" or damage before applying the applicable Limit of Insurance exceeds the applicable Deductible amount. We

## **MONEY AND SECURITIES COVERAGE FORM**

will then pay the amount of the adjusted "loss" or damage in excess of that Deductible, up to the applicable Limit of Insurance.

### **E. ADDITIONAL DEFINITIONS**

1. "Burglary" means the crime of breaking and entering into a building with the intent to steal.
2. "Robbery" means the illegal taking of Covered Property from a person by force or threat of force.
3. "Money" means currency, coins, bank notes, money orders, travelers checks, bullion, and other similar items.
4. "Securities" means negotiable or non-negotiable agreements in writing that have value. This includes revenue stamps, other stamps in current use, tokens, or tickets.

## **NEGATIVE FILM, VIDEOTAPE AND DIGITALIZED IMAGE COVERAGE FORM**

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is not covered.

### **A. COVERAGE**

We will pay the actual and necessary "loss" you sustain due to the direct physical "loss" of or damage to Covered Property from a Covered Cause of Loss during the policy period.

**1. Covered Property**, as used in this Coverage, means

- (a) Your videotape stock; raw film stock; recorded videotape or exposed motion picture film developed or undeveloped; interpositives; positives; prints; sound tracks; tapes, compact disks, digital video disks, audio and visual medium; transparencies; cells; art work used to create animation images; software and related material used to generate computer images; and any other similar media or device; and
- (b) Similar property of others in your care, custody or control and for which you are legally liable:

that are used or intended to be used in an "insured production" or for other purposes specified in an endorsement to this policy.

**2. Property Not Covered**

Covered Property does not include cut-outs, unused footage or library stock.

**3. Covered Causes of Loss**

Covered Causes of Loss means risks of direct physical loss or damage to Covered Property except those causes of loss listed in the Exclusions.

### **B. ADDITIONAL EXCLUSIONS**

For purposes of this Coverage, the following exclusions apply in addition to the exclusions described in paragraph E. of the **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS – EXCLUSIONS APPLICABLE TO ALL COVERAGE OF THIS POLICY**.

We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:

- 1. The use of faulty materials, faulty equipment, faulty editing, faulty developing or faulty processing;
- 2. Exposure to light, deterioration, atmospheric dampness or changes in temperature;
- 3. Faulty manipulating or judgment of the camera operator or assistants;
- 4. Error(s) of judgment in exposure, lighting or sound recording;
- 5. Use of incorrect raw film stock or videotape or media/software;
- 6. Errors in machine programming or instructions to the machine;
- 7. Unexplained or mysterious disappearance, or shortage found upon taking of inventory;
- 8. Consequential "loss", if any, due to "loss" of or damage to videotape stock, raw film stock, or blank media.

## **NEGATIVE FILM, VIDEOTAPE AND DIGITALIZED IMAGE COVERAGE FORM**

### **C. WARRANTY**

1. You warrant that artwork, drawings, software and related material (hereinafter referred to as "source material") used to generate computer images and animation cells are retained until your legal liability is exhausted, a protection print has been completed or expiration of this coverage, whichever occurs first.
2. If the source materials have been photographed, or used as intended in the production process, then damage to the same source material is not a "loss" hereunder, except to the extent that the property covered in paragraph **A. COVERAGE** is damaged and you have complied with paragraph 1. above.
3. Failure to fulfill this warranty releases us from all obligations under the policy to the extent that a "loss" is suffered or increased by that failure.

### **D. LIMIT OF INSURANCE**

The most we will pay for "loss" or damage in any one occurrence is the Limit of Insurance shown in the Declarations page for Negative Film coverage.

### **E. DEDUCTIBLE**

We will not pay for "loss" or damage in any one occurrence until the amount of the adjusted "loss" or damage before applying the applicable Limit of Insurance exceeds the applicable Deductible amount. We will then pay the amount of the adjusted "loss" or damage in excess of that Deductible, up to the applicable Limit of Insurance.

### **F. TERM OF COVERAGE**

Coverage begins on the date stated in the Declarations and continues until one of the following first occurs:

1. The date on which a duplicate tape and/or duplicate medium has been completed and stored in an area physically separated from the original negative and/or tape; or
2. Thirty (30) days after completion of post production; or
3. Delivery of the "insured production" to the contracted party; or
4. The expiration date of the policy as shown in the Declarations page; or
5. The policy is cancelled.

### **G. ADDITIONAL DEFINITIONS**

For the purposes of this Coverage, the following definition applies in addition to the definitions described in paragraph **D.** of the **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS APPLICABLE TO PRODUCTIONS - DEFINITIONS APPLICABLE TO ALL COVERAGES OF THIS POLICY**:

1. "Loss" means only such extra expense you incur to re-photograph, re-tape, recreate or re-program in substantially the same manner only that portion of an "insured production", which is the subject of a loss claimed under the terms of this Coverage, over and above the expense, which, but for the happening of any one or more of the occurrences specified in paragraph **A. COVERAGE**, would have been incurred in completing that portion of the "insured production".

However, loss arising from delay in completion of any "insured production(s)" is not recoverable under the terms of this Coverage, except such loss arising from delay as is unavoidable and occurs during the period of time necessary to re-photograph, re-tape, recreate or re-program in substantially the same



## **NEGATIVE FILM, VIDEOTAPE AND DIGITALIZED IMAGE COVERAGE FORM**

manner. Extra expense refers to the costs defined in "Gross Production Costs" on the Premium Rate Schedule.

"Loss" to videotape stock, raw film stock or blank media means only the actual cost to replace the lost or damaged videotape stock, raw film stock or blank media with stock of like kind and quality.

## OFFICE EQUIPMENT, IMPROVEMENT AND BETTERMENTS COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is not covered.

### A. COVERAGE

We will pay for direct physical loss of or damage to Covered Property from any of the Covered Causes of Loss. The loss or damage must occur during the policy period shown on the Declarations.

**1. Covered Property**, as used in this Coverage, means:

- (1) Your furniture and fixtures that are used in your business or for other purposes related to your business;
- (2) Furniture and fixtures of others in your care, custody or control and for which you are legally liable; and
- (3) Your use interest as tenant in improvements and betterments.  
Improvements and betterments are fixtures, alterations, installations or additions:
  - (a) Made a part of the building or structure you occupy but do not own; and
  - (b) You acquired or made at your expense but cannot legally remove.

**2. Property Not Covered**

Covered Property does not include:

- (a) Property that is covered under any other Coverage of this policy, including property of others in your care, custody or control, whether or not included in this policy;
- (b) Jewelry, costume jewelry, watches, watch movements, jewels, pearls, precious and semi-precious stones, bullion, gold, silver, platinum and other precious alloys or metals;
- (c) Works of art, antiques or rare articles, including etchings, pictures, statuary, marbles, bronzes, porcelains and bric-a-brac;
- (d) Accounts; bills; currency, numismatic properties or money; food stamps; notes; securities; stamps; deeds; evidences of debt; letters of credit; credit cards; passports; transportation, admission or other tickets;
- (e) Aircraft, watercraft, motor vehicles, motorcycles or any other self-propelled land conveyances (other than "Mobile Equipment");
- (f) Real property, land (including land on which the property is located), buildings or structures;
- (g) Negative film, video tape, tapes, cells, transparencies, positives, sound tracks, art work, software, programs or any other form of media, unless specifically added by an endorsement to this policy;
- (h) Animals;
- (i) Growing plants;
- (j) Valuable Papers and Records, meaning inscribed, printed or written documents, manuscripts or records, including abstracts, books, deeds, drawings, maps or mortgages;
- (k) Signs, fences, radio or television antennas (including satellite dishes) and their lead-in wiring, masts or towers;
- (l) Property loaned, rented or leased to others without a written contract or agreement that specifically requires the borrower, renter or lessee to assume full responsibility for the risk of any loss or damage to the property from any cause whatsoever.
- (m) Electronic Media and Records, unless specifically added to this policy by an endorsement.

Electronic Media and Records are:

## OFFICE EQUIPMENT, IMPROVEMENT AND BETTERMENTS COVERAGE FORM

- (1) Electronic data processing, recording or storage media such as films, tapes, discs, drums or cells;
- (2) Data stored on such media; or
- (3) Programming records used for electronic data processing or electronically controlled equipment.

### 3. Covered Causes of Loss

Covered Causes of Loss means risks of direct physical loss or damage to Covered Property except those causes of loss listed in the Exclusions.

## B. EXCLUSIONS

For the purposes of this Coverage, the following exclusions apply in addition to the exclusions described in paragraph E. of the **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS- EXCLUSIONS APPLICABLE TO ALL COVERAGE OF THIS POLICY**.

We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:

1. Wear and tear; any quality in the property that causes it to damage or destroy itself; hidden or latent defect; gradual deterioration; depreciation; mechanical breakdown or electrical breakdown; insects, vermin, or rodents; corrosion, rust, dampness, cold or heat.

2. Processing or work upon the property.

But if processing or work upon the property results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

3. Unexplained or mysterious disappearance or shortage found upon taking of inventory.
4. Rain, ice, sleet, snow or hail, whether driven by wind or not, to property stored in the open.  
This exclusion does not apply to property that was built or designed to be stored in the open.

5. Intentional acts committed by you or at your direction.

6. Delay, loss of use, loss of market, interruption of business, or any other consequential loss.

7. Paragraph E. **EXCLUSIONS APPLICABLE TO ALL COVERAGES OF THIS POLICY** of **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS**, paragraph 2. (a) is deleted and replaced by the following:

We will not pay for loss or damage caused by or resulting from dishonest or criminal acts committed by you, any of your partners, members, officers, managers, employees, leased employees, directors, trustees or authorized representatives.

This exclusion applies whether or not such persons are acting alone or in collusion with other persons or such acts occur during the hours of employment.

## C. LIMITS OF INSURANCE

The most we will pay for loss or damage in any one occurrence is the Limit of Insurance shown in the Declarations.

## D. DEDUCTIBLE

We will not pay for loss or damage in any one occurrence until the amount of the adjusted loss or damage before applying the applicable limits of insurance exceeds the deductible amount shown in the Declarations. We will then pay the amount of the adjusted loss or damage in excess of the deductible, up to the applicable limit of insurance.

## OFFICE EQUIPMENT, IMPROVEMENT AND BETTERMENTS COVERAGE FORM

### E. METHOD OF VALUATION

We will determine the value of Covered Property in the event of loss or damage as follows:

1. We will determine the value of your other property at Replacement Cost (without deduction for depreciation), subject to the following conditions:

- (a) We will not pay on a Replacement Cost basis for any loss or damage:

- (1) Until the lost or damaged property is actually repaired or replaced; and
    - (2) Unless the repairs or replacement are made within one year after the loss or damage.

If you fail to meet these conditions, we will determine the value of the property at actual cash value at the time of loss or damage.

- (b) We will not pay more for loss or damage on a Replacement Cost basis than the least of the following:

- (1) The Limit of Insurance applicable to the lost or damaged property;
    - (2) The cost to replace the lost or damaged property with other property:
      - (i) Of comparable material and quality; and
      - (ii) Used for the same purpose; or
    - (3) The amount actually spent that is necessary to repair or replace the lost or damaged property.

2. We will determine the value of Tenant's Improvements and Betterments at:

- (a) Actual cash value of the lost or damaged property if you make repairs promptly.

- (b) A proportion of your original cost if you do not make repairs promptly. We will determine the proportionate value as follows:

- (1) Multiply the original cost by the number of days from the loss or damage to the expiration of the lease; and
    - (2) Divide the amount determined in (1) above by the number of days from the installation of improvements to the expiration of the lease.

If your lease contains a renewal option, the expiration of the renewal option period will replace the expiration of the lease in this procedure.

- (3) No payment in the event another party pays for repairs or replacement.

## PROPS, SETS & WARDROBE COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is not covered.

### A. COVERAGE

We will pay for direct physical loss of or damage to Covered Property from any of the Covered Causes of Loss. The loss or damage must commence during the policy period.

**1. Covered Property**, as used in this Coverage, means:

- (a) Your owned and scheduled scenery, costumes, theatrical props and related theatrical property; and
- (b) Similar property of others in your care, custody or control and for which you are legally liable; and

that are used or intended to be used in an "insured production" or related purpose as per the Description of Operations shown in the Declaration or an endorsement to this policy.

**2. Property Not Covered**

Covered Property does not include:

- (a) Property that is covered under any other Coverage of this policy, including property of others in your care, custody and control, whether or not included in this policy;
- (b) Personal effects belonging to you, your partners, directors, officers, trustees, employees including leased employees, agents or contractors including cast and crew. This includes but is not limited to clothing, jewelry, furnishings, computers, cellular phones, sound reproduction equipment or personal grooming products. However, coverage is provided for furs, jewelry and works of art if used as a prop or wardrobe per paragraph **C. LIMIT OF INSURANCE**;
- (c) Animals, unless specifically added by an endorsement to this policy;
- (d) Growing plants, unless used as part of a set;
- (e) Accounts; bills; currency, numismatic properties or money; food stamps; notes; securities; stamps; deeds; evidences of debt; letters of credit; credit cards; passports; transportation, admission or other tickets;
- (f) Buildings or their improvements and betterments unless constructed as a prop or scenery for the "insured production";
- (g) Furniture and fixtures, unless used or intended to be used as part of a set;
- (h) Aircraft, unless used as part of a set as a non-functional craft during filming or taping;
- (i) Watercraft valued over \$10,000 while waterborne, unless used or intended to be used as part of a set and moored to a pier, dock, wharf or similar fixed structure;
- (j) Motor vehicles, motorcycles, or other self-propelled conveyances (including self-propelled "mobile equipment"), unless used as part of a set or prop and not being self-propelled for the sole purpose of an "insured production".
- (k) Negative film, video tape, tapes, cells, transparencies, positives, sound tracks, art work, software, programs or any other form of media, unless used as a prop on a set; and
- (l) Unscheduled scenery, costumes, theatrical props and related theatrical property, unless declared and endorsed to the policy.

**3. Covered Causes of Loss**

Covered Causes of Loss means risks of direct physical loss or damage to Covered Property except those causes of loss listed in the Exclusions.

## **PROPS, SETS & WARDROBE COVERAGE FORM**

### **4. Extension of Coverage-Loss of Use**

In the event a claim is made against you by the property owner, we will pay for Loss of Use, including:

- (a) Our liability under this Extension of Coverage for loss of use of tangible property that has been physically lost, damaged or destroyed by a Covered Cause of Loss will be limited to the reasonable value or the use of that particular item of property for the time reasonably necessary to repair or replace such property or until the repair or replacement cost of such property has been paid, whichever occurs earlier. This provision applies without regard to whether such item forms a part of any larger apparatus, assembly, package or collection of such property.
- (b) We will not be liable under this Extension of Coverage to the extent you are liable for rent in excess of the reasonable value of the loss of use.
- (c) We will not be liable for any liquidated damages, penalties, continuing rent or any value agreed to prior to the loss.
- (d) Our liability under this Extension of Coverage will not be greater than the replacement cost of the item that has been lost, damaged or destroyed and is subject to all other terms and conditions of this policy.

### **5. Additional Coverage**

This Extension of Coverage does not increase our Limit of Insurance.

## **B. ADDITIONAL EXCLUSIONS**

For the purposes of this Coverage, the following exclusions apply in addition to the exclusions described in paragraph E. of the **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS – EXCLUSIONS APPLICABLE TO ALL COVERAGE OF THIS POLICY**.

We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:

- 1. Wear and tear; any quality in the property that causes it to damage or destroy itself; hidden or latent defect; gradual deterioration; depreciation; mechanical breakdown or electrical breakdown; insects, vermin, or rodents; corrosion, rust, dampness, cold or heat.
- 2. Processing or work upon the property.  
But if processing or work upon the property results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.
- 3. Unexplained or mysterious disappearance or shortage found upon taking of inventory.
- 4. Rain, ice, sleet, snow or hail, whether driven by wind or not, to property stored in the open.  
This exclusion does not apply to property that was built or designed to be stored in the open.
- 5. Artificially generated electrical current, including electrical arcing, that disturbs electrical devices, appliances or wires within the property or facilities you use in connection with an "insured production".  
But if artificially generated electrical current results in fire, we will pay for the loss or damage directly caused by that fire.
- 6. Intentional acts committed by you or at your direction.
- 7. Delay, loss of use, loss of market, interruption of business, or any other consequential loss.

## **PROPS, SETS & WARDROBE COVERAGE FORM**

### **C. LIMIT OF INSURANCE**

1. The most we will pay for loss or damage in any one occurrence is the Limit of Insurance shown in the Declarations for Props, Sets & Wardrobe coverage.
2. Subject to 1. above, \$25,000 is the most we will pay for loss or damage to the following types of property:
  - (a) Furs, fur garments and garments trimmed with fur;
  - (b) Jewelry, costume jewelry, watches, watch movements, jewels, pearls, precious and semi-precious stones, bullion, gold, silver, platinum and other precious alloys or metals; and
  - (c) Works of art, antiques or rare articles, including etchings, pictures, statuary, marbles, bronzes, porcelains and bric-a-brac.This limit applies to any one occurrence, regardless of the types or number of articles that are lost or damaged in that occurrence.

### **D. DEDUCTIBLE**

We will not pay for loss or damage in any one occurrence until the amount of the adjusted loss or damage before applying the applicable limits of insurance exceeds the Deductible amount shown in the Declarations for Props, Sets & Wardrobe Coverage. We will then pay the amount of the adjusted loss or damage in excess of the Deductible, up to the applicable limit of insurance.

### **E. METHOD OF VALUATION**

We will determine the value of Covered Property in the event of loss or damage as follows:

1. We will determine the value of "Vehicles", whether owned or not, at actual cash value at the time and location of the loss or damage. For the purposes of valuation, "Vehicles" includes aircraft, watercraft, and all self-propelled conveyances. However, "Vehicles" does not include "Mobile Equipment", whether self-propelled or not.
2. We will determine the value of your property other than Vehicles at Replacement Cost (without deduction for depreciation), subject to the following conditions:
  - (a) We will not pay on a Replacement Cost basis for any loss or damage:
    - (1) Until the lost or damaged property is actually repaired or replaced; and
    - (2) Unless the repairs or replacement are made within one year after the loss or damage.If you fail to meet these conditions, we will determine the value of the property at actual cash value at the time of loss or damage.
  - (b) We will not pay more for loss or damage on a Replacement Cost basis than the least of the following:
    - (1) The Limit of Insurance applicable to the lost or damaged property;
    - (2) The cost to replace the lost or damaged property with other property:
      - (a) Of comparable material and quality; and
      - (b) Used for the same purpose; or
    - (3) The amount actually spent that is necessary to repair or replace the lost or damaged property.

## **PROPS, SETS & WARDROBE COVERAGE FORM**

- (c) We will determine the value of property, other than Vehicles that are owned by others, at actual cash value or in accordance with contractual conditions or as you are obligated to pay by common law.



## RENTAL HOUSE COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is not covered.

### A. COVERAGE

We will pay for direct physical loss of or damage to Covered Property from any of the Covered Causes of Loss. The loss or damage must occur during the policy period shown on the Declarations.

**1. Covered Property**, as used in this Coverage, means:

- (a) Your owned equipment, equipment rented from others, stock and similar equipment held for lease or sale; and
- (b) Similar property of others in your care, custody or control and for which you are legally liable.

**2. Property Not Covered**

Covered Property does not include:

- (a) Property that is covered under any other Coverage of this policy, including property of others in your care, custody or control, whether or not included in this policy;
- (b) Jewelry, costume jewelry, watches, watch movements, jewels, pearls, precious and semi-precious stones, bullion, gold, silver, platinum and other precious alloys or metals;
- (c) Works of art, antiques or rare articles, including etchings, pictures, statuary, marbles, bronzes, porcelains and bric-a-brac;
- (d) Accounts; bills; currency, numismatic properties or money; food stamps; notes; securities; stamps; deeds; evidences of debt; letters of credit; credit cards; passports; transportation, admission or other tickets;
- (e) Aircraft, watercraft, motor vehicles, motorcycles or any other self-propelled land conveyances (other than "Mobile Equipment");
- (f) Real property, land (including land on which the property is located), buildings or structures;
- (g) Negative film, video tape, tapes, cells, transparencies, positives, sound tracks, art work, software, programs or any other form of media, unless specifically added by an endorsement to this policy;
- (h) Animals;
- (i) Growing plants;
- (j) Valuable Papers and Records, meaning inscribed, printed or written documents, manuscripts or records, including abstracts, books, deeds, drawings, maps or mortgages;
- (k) Signs, fences, radio or television antennas (including satellite dishes) and their lead-in wiring, masts or towers;
- (l) Property loaned, rented or leased to others without a written contract or agreement that specifically requires the borrower, renter or lessee to assume full responsibility for the risk of any loss or damage to the property from any cause whatsoever.
- (m) Electronic Media and Records, unless specifically added to this policy by an endorsement.

Electronic Media and Records are:

- (1) Electronic data processing, recording or storage media such as films, tapes, discs, drums or cells;
- (2) Data stored on such media; or
- (3) Programming records used for electronic data processing or electronically controlled equipment.

## RENTAL HOUSE COVERAGE FORM

### 3. Covered Causes of Loss

Covered Causes of Loss means risks of direct physical loss or damage to Covered Property except those causes of loss listed in the Exclusions.

### 4. Additional Coverage

#### Debris Removal

We pay the cost to remove the debris of Covered Property that is caused by a Covered Cause of Loss. This coverage does not include costs to:

- (a) extract "pollutants" from land or water; or
- (b) remove, restore, or replace polluted land or water.

We will not pay any more under this coverage than 25% of the amount we pay for the direct loss. We will not pay more for loss to property and debris removal combined than the limit of insurance for the damaged property.

However, we pay an additional amount of debris removal expense up to a maximum of \$10,000 when the debris removal expense exceeds 25% of the amount we pay for direct loss or when the loss to Covered Property and debris removal combined exceeds the limit for the damaged property.

We do not pay any expenses unless they are reported to us in writing within 180 days from the date of direct physical loss to covered property.

#### Contingent Coverage

We will pay for loss of or damage to Covered Property as if Other Insurance does not exist in the event that Covered Property is in the custody of your customer, who provided you with a certificate of insurance and, for valid reasons, coverage is denied by the customer's insurance carrier.

## B. EXCLUSIONS

For the purposes of this Coverage, the following exclusions apply in addition to the exclusions described in paragraph E. of the **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS- EXCLUSIONS APPLICABLE TO ALL COVERAGE OF THIS POLICY**.

We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:

1. Wear and tear; any quality in the property that causes it to damage or destroy itself; hidden or latent defect; gradual deterioration; depreciation; mechanical breakdown or electrical breakdown; insects, vermin, or rodents; corrosion, rust, dampness, cold or heat.
2. Processing or work upon the property.  
But if processing or work upon the property results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.
3. Unexplained or mysterious disappearance or shortage found upon taking of inventory.
4. Rain, ice, sleet, snow or hail, whether driven by wind or not, to property stored in the open.  
This exclusion does not apply to property that was built or designed to be stored in the open.
5. Intentional acts committed by you or at your direction.
6. Delay, loss of use, loss of market, interruption of business, or any other consequential loss.

## RENTAL HOUSE COVERAGE FORM

7. Paragraph E. **EXCLUSIONS APPLICABLE TO ALL COVERAGES OF THIS POLICY** of **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS**, paragraph 2. (a) is deleted and replaced by the following:

We will not pay for loss or damage caused by or resulting from dishonest or criminal acts committed by you, any of your partners, members, officers, managers, employees, leased employees, directors, trustees or authorized representatives.

This exclusion applies whether or not such persons are acting alone or in collusion with other persons or such acts occur during the hours of employment.

### C. LIMITS OF INSURANCE

The most we will pay for loss or damage, including Debris Removal expense, in any one occurrence is the Limit of Insurance shown in the Declarations.

### D. DEDUCTIBLE

We will not pay for loss or damage in any one occurrence until the amount of the adjusted loss or damage before applying the applicable limits of insurance exceeds the deductible amount shown in the Declarations. We will then pay the amount of the adjusted loss or damage in excess of the deductible, up to the applicable limit of insurance.

### E. METHOD OF VALUATION

We will determine the value of Covered Property in the event of loss or damage as follows:

1. We will determine the value of "mobile equipment", whether owned or not, at actual cash value at the time and location of the loss or damage or in accordance with contractual conditions or as you are obligated to pay by common law.
2. We will determine the value of film, tape, recording or recording storage medium of any type, whether owned or not, at the actual cost to replace these items with property of like kind and quality.
3. We will determine the value of Stock as follows:
  - (a) Stock you have sold but not delivered at the selling price less discounts and expenses you otherwise would have had.
  - (b) Finished Stock you manufacture at the selling price, as if no loss or damage occurred, less discounts and expenses you otherwise would have had.
  - (c) Stock shipped to you at your actual invoice cost plus any charges you must pay and your commission, if you are the selling agent.
  - (d) Stock that you have shipped at your selling invoice plus any guaranteed prepaid or advanced freight.
  - (e) Stock that you have shipped not under invoice at its market value at destination on the date of loss less any savings.

Stock means merchandise held in storage or for sale, raw materials and in-process or finished goods, including supplies used in their packing or shipping.
4. We will determine the value of your other property at Replacement Cost (without deduction for depreciation), subject to the following conditions:
  - (a) We will not pay on a Replacement Cost basis for any loss or damage:
    - (1) Until the lost or damaged property is actually repaired or replaced; and
    - (2) Unless the repairs or replacement are made within one year after the loss or damage.

## **RENTAL HOUSE COVERAGE FORM**

If you fail to meet these conditions, we will determine the value of the property at actual cash value at the time of loss or damage.

- (b) We will not pay more for loss or damage on a Replacement Cost basis than the least of the following:
  - (1) The Limit of Insurance applicable to the lost or damaged property;
  - (2) The cost to replace the lost or damaged property with other property:
    - (i) Of comparable material and quality; and
    - (ii) Used for the same purpose; or
  - (3) The amount actually spent that is necessary to repair or replace the lost or damaged property.

## THIRD PARTY PROPERTY DAMAGE COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is not covered.

### A. COVERAGE

We will pay for direct physical loss of or damage to Covered Property from any of the Covered Causes of Loss. The loss or damage must commence during the policy period.

**1. Covered Property**, as used in this Coverage, means:

- (a) Property of others in your care, custody or control used or intended to be used in connection with an "insured production" or described (Description of) Operations as specified on the Declarations page or in an endorsement to this policy; and
- (b) Claims by the property owner for loss of use of such property.

**2. Property Not Covered**

Covered Property does not include:

- (a) Property in your care, custody or control which is not permanently part of a rented location;
- (b) Any property that is involved in a hazardous activity or stunt, unless approved by us in writing;
- (c) Accounts; bills; currency, numismatic properties or money; food stamps; notes; securities; stamps; deeds; evidences of debt; letters of credit; credit cards; passports; transportation, admission or other tickets;
- (d) Animals;
- (e) Negative film, video tape, tapes, cells, transparencies, positives, sound tracks, art work, software, programs or any other form of media;
- (f) Furs, fur garments and garments trimmed with fur;
- (g) Jewelry, costume jewelry, watches, watch movements, jewels, pearls, precious and semi-precious stones, bullion, gold, silver, platinum and other precious alloys or metals;
- (h) Personal effects belonging to you, your partners, directors, officers, trustees, "employees" including "leased workers", agents or contractors including cast and crew. This includes but is not limited to clothing, jewelry, furnishings, computers, cellular phones, sound reproduction equipment or personal grooming products;
- (i) Works of art, antiques or rare articles, including etchings, pictures, statuary, marbles, bronzes, porcelains and bric-a-brac;
- (j) Motor vehicles, motorcycles, or other self-propelled conveyances;
- (k) Railroad cars or railroad equipment;
- (l) "Mobile equipment", vans, mobile studio location units (cine-mobiles) and motor homes and trailers;
- (m) Aircraft (including gliders and hang gliders);
- (n) Watercraft;
- (o) Growing plants, unless used as part of a set;
- (p) Contraband or property in the course of illegal transportation of trade

**3. Covered Causes of Loss**

Covered Causes of Loss means risks of direct physical loss or damage to Covered Property except those causes of loss listed in the Exclusions.

**4. Extension of Coverage – Loss of Use**

In the event a claim is made against an "insured" by the property owner, we will pay for Loss of Use, including:

### THIRD PARTY PROPERTY DAMAGE COVERAGE FORM

- (a) Our liability under this Extension of Coverage for loss of use of Covered Property that has been physically lost, damaged or destroyed by a Covered Cause of Loss will be limited to the reasonable value or the use of that particular item of property for the time reasonably necessary to repair or replace such property or until the repair or replacement cost of such property has been paid, whichever occurs earlier. This provision applies without regard to whether such item forms a part of any larger apparatus, assembly, package or collection of such property.
- (b) We will not be liable under this Extension of Coverage to the extent you are liable for rent in excess of the reasonable value of the loss of use.
- (c) We will not be liable for any liquidated damages, penalties, continuing rent or any value agreed to prior to the loss.
- (d) Our liability under this Extension of Coverage will not be greater than the replacement cost of the item that has been lost, damaged or destroyed and is subject to all other terms and conditions of this policy.
- (e) We will not be liable for loss resulting from property in your care, custody or control which is not permanently part of a rented location.

This Extension of Coverage does not increase our Limit of Insurance.

#### 5. Coverage Extension

##### Who Is An Insured

Throughout this Coverage, the word insured includes you and each of the following:

- (a) If you are a partnership or joint venture, your members and partners, but only with respect to the conduct of your business.
- (b) If you are a limited liability company, your members, but only with respect to the conduct of your business. Your managers are insureds, but only with respect to their duties as your managers.
- (c) If you are an organization other than a partnership, joint venture or limited liability company, your executive officers and directors, but only with respect to their duties as your officers or directors.
- (d) If you are a trust, your trustees, but only with respect to their duties as trustees.
- (e) Your "employees", but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business.
- (f) Your "volunteer workers" or any other person under your direct control, but only while performing duties related to the conduct of your business.

#### B. EXCLUSIONS

For the purposes of this Coverage, the following exclusions apply in addition to the exclusions described in paragraph E. of the **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS- EXCLUSIONS APPLICABLE TO ALL COVERAGE OF THIS POLICY**.

We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:

- 1. Intentional acts committed by or at the direction of any insured.
- 2. The failure of an insured to provide reasonable care for Covered Property.
- 3. Loss caused by order of any civil authority, including seizure, confiscation, destruction, or quarantine of property. We do cover loss resulting from acts of destruction by the civil authority to prevent the spread of fire, unless the fire is caused by a Covered Cause of Loss not otherwise excluded under this coverage.
- 4. Loss caused by insects, vermin, inherent vice, contamination or deterioration including corrosion; decay; fungus; mildew; mold; rot; rust; or any quality, fault, or weakness in the Covered Property that causes it to damage or destroy itself.

### **THIRD PARTY PROPERTY DAMAGE COVERAGE FORM**

5. Loss caused by explosion, rupture, or bursting of steam boilers, steam or gas turbines, steam pipes, or steam engines. This exclusion applies only to loss or damage to the steam boilers, steam or gas turbines, steam pipes, or steam engines in which the loss occurred.
6. Loss caused by any mechanical, structural, or electrical breakdown or malfunction including a breakdown or malfunction resulting from a structural, mechanical, or reconditioning process.
7. Loss caused by interruption of power or other utility services resulting from any cause if the interruption takes place away from the "insured production". Interruption includes reduced or increased voltage, low or high pressure, or other interruptions of normal services.
8. Loss caused by water. This means:
  - (a) flood, surface water, waves, tidal water, or the overflow of a body of water, all whether driven by wind or not. This includes spray that results from these whether driven by wind or not;
  - (b) water that backs up through a sewer or drain; and
  - (c) water below the surface of the ground. This includes water that exerts pressure on or flows, seeps, or leaks through or into a building or structure, sidewalk, driveway, foundation, swimming pool, or other structure.
9. Loss which results from one or more of the following:
  - (a) An act, error, or omission (negligent or not) relating to:
    - (1) land use;
    - (2) the design, specification, construction, workmanship, installation, or maintenance of property;
    - (3) planning, zoning, development, siting, surveying, grading, or compaction; or
    - (4) maintenance of property (including land, structures, or improvements);whether on or off the Covered Property;
  - (b) a defect, weakness, inadequacy, fault, or unsoundness in materials used in construction or repair, whether on or off the Covered Property;
  - (c) the cost to make good an error in design; or
  - (d) a data processing error or omission in programming or giving improper instructions.  
In addition, we do not pay for loss to business personal property caused by deficiencies or defects in design, specifications, materials, or workmanship, or caused by latent or inherent defects.  
We do cover any resulting loss caused by a Covered Cause of Loss unless the resulting loss itself is excluded.
10. Loss occurring while a hazard has been materially increased by any means within "your" knowledge or "your" control;
11. Delay, loss of market or any other consequential loss except loss of use;
12. Voluntary parting with any property by you or anyone entrusted with the property if induced to do so by any fraudulent scheme, trick, device or false pretense;
13. Unauthorized instructions to transfer property to any person or to any place;
14. Unexplained or mysterious disappearance or shortage found upon taking of inventory;

#### **C. LIMITS OF INSURANCE**

The most we will pay for loss or damage in any one occurrence is the Limit of Insurance shown in the Declarations for Third Party Property Damage coverage.

#### **D. DEDUCTIBLE**

Our obligation to pay damages applies only to the amount of damages in excess of the deductible amount shown in the Declarations for Third Party Property Damage Coverage. The deductible amount applies to all damages as the result of any one accident, regardless of the number of persons or organizations who sustain damages because of that accident.

## THIRD PARTY PROPERTY DAMAGE COVERAGE FORM

This deductible does not apply to any claim for property covered under **COVERAGE A. 4. Extension of Coverage - Loss of Use.**

### E. ADDITIONAL DEFINITIONS

For the purposes of this Coverage, the following definitions apply in addition to the definitions described in paragraph D. of the **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS - DEFINITIONS APPLICABLE TO ALL COVERAGES OF THIS POLICY:**

1. "Employee" includes a "leased worker", "temporary worker", "volunteer worker", and any person subject to the guidance, instruction or direction of you or anyone acting on your behalf, including but not limited to crew and actors.
2. "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business. "leased worker" does not include a "temporary worker".
3. "Suit" means a civil proceeding in which damages to which this insurance applies are alleged. "Suit" includes:
  - (a) An arbitration proceeding in which damages are claimed and to which the insured must submit or does submit with our consent; or
  - (b) Any other alternative dispute resolution proceeding in which such damages are claimed and to which the "insured" submits with our consent.
4. "Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions.
5. "Volunteer worker" means a person who donates his or her work and acts at the direction of and within the scope of duties determined by you, and is not paid a fee, salary or other compensation by you or anyone else for their work performed for you.



## VALUABLE PAPERS AND RECORDS COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is not covered.

### A. COVERAGE

We will pay for direct physical loss of or damage to Covered Property from any of the Covered Causes of Loss. The loss or damage must commence during the policy period.

1. Covered Property, as used in this Coverage, means "valuable papers and records" that are your property or property of others in your care, custody or control.

We cover property:

- (a) Within your premises; and
- (b) Away from your premises while in transit.

2. Property Not Covered

Covered Property does not include:

- (a) Property not specifically declared and described in the Declarations if such property cannot be replaced with other property of like kind and quality;
- (b) "Money", "securities", converted data, programs or instructions used in your data processing operations, including the materials on which the data is recorded;
- (c) Property held as samples or for delivery after sale;
- (d) Property in storage away from the premises shown in the Declarations; or
- (e) Contraband or property in the course of illegal transportation or trade.

3. Covered Causes of Loss

Covered Causes of Loss means risks of direct physical loss or damage to Covered Property except those causes of loss listed in the Exclusions.

4. Coverage Extension

#### REMOVAL

If you give us written notice within 10 days of removal of your "valuable papers and records" because of imminent danger of loss or damage, we will pay for loss or damage while they are:

- (a) At a safe place away from your premises or
- (b) Being taken to and returned from that place.

This Coverage Extension is included within the Limit of Insurance applicable to the premises from which the Covered Property is removed.

### B. ADDITIONAL EXCLUSIONS

For the purposes of this Coverage, the following exclusions apply in addition to the exclusions described in paragraph E. of **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS - EXCLUSIONS APPLICABLE TO ALL COVERAGE OF THIS POLICY**.

We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:

1. Wear and tear; any quality in the property that causes it to damage or destroy itself; hidden or latent defect; gradual deterioration; depreciation; mechanical breakdown or electrical breakdown; insects, vermin, or rodents; corrosion, rust, dampness, cold or heat.

## VALUABLE PAPERS AND RECORDS COVERAGE FORM

2. Processing or work upon the property. But if processing or work upon the property results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.
3. Unexplained or mysterious disappearance or shortage found upon taking of inventory.
4. Rain, ice, sleet, snow or hail, whether driven by wind or not, to property stored in the open. This exclusion does not apply to property that was built or designed to be stored in the open.
5. Intentional acts committed by you or at your direction.
6. Delay, loss of use, loss of market, interruption of business, or any other consequential loss.

### C. LIMIT OF INSURANCE

The most we will pay for "loss" or damage in any one occurrence is the Limit of Insurance shown in the Declarations page for Valuable Papers and Records.

### E. DEDUCTIBLE

We will not pay for "loss" or damage in any one occurrence until the amount of the adjusted "loss" or damage before applying the applicable Limit of Insurance exceeds the applicable Deductible amount. We will then pay the amount of the adjusted "loss" or damage in excess of that Deductible, up to the applicable Limit of Insurance.

### F. METHOD OF VALUATION

1. The value of each item of property that is specifically declared and described in the Declarations is the applicable Limit of Insurance shown in the Declarations for that item.
2. The value of other property will be the least of the following amounts:
  - (a) The actual cash value of that property;
  - (b) The cost of reasonably restoring that property to its condition immediately before loss or damage; or
  - (c) The cost of replacing that property with substantially identical property.

In the event of loss or damage, the value of property will be determined as of the time of loss or damage.

### G. ADDITIONAL CONDITIONS

#### 1. Protection of Records

Whenever you are not open for business, and except while you are actually using the property, you must keep all "valuable papers and records" in the receptacles that you represented were in use at the time of the attachment of this insurance.

#### 2. Recoveries

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. If so, your loss or damage will be readjusted, based on the amount you received for the property recovered, with allowance for recovery expenses incurred.

### H. ADDITIONAL DEFINITIONS

For the purposes of this Coverage, the following definition applies in addition to the definitions described in paragraph D. of the **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS - DEFINITIONS APPLICABLE TO ALL COVERAGES OF THIS POLICY**:

For the purposes of this Coverage:

## **VALUABLE PAPERS AND RECORDS COVERAGE FORM**

1. "Valuable papers and records" means inscribed, printed or written documents, manuscripts or records, including abstracts, books, deeds, drawings, films, maps or mortgages.

But "valuable papers and records" does not mean "money" or "securities", converted data, programs or instructions used in your data processing operations, including the materials on which the data is recorded.

2. "Money" means:

- (a) Currency, coins and bank notes whether or not in current use; and
- (b) Travelers checks, register checks and money orders held for sale to the public.

3. "Securities" means negotiable and nonnegotiable instruments or contracts representing either "money" or other property and includes:

- (a) Tokens, tickets, revenue and other stamps whether or not in current use; and
- (b) Evidences of debt issued in connection with credit or charge cards, which cards are not of your own issue;

but does not include "money".

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS**

This endorsement modifies insurance provided under the following:

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Paragraph **D. – Definitions**.

The following conditions, exclusions and definitions apply in addition to the applicable **Additional Conditions**, **Additional Exclusions** and **Additional Definitions** in the applicable Coverage Forms.

### **A. LOSS CONDITIONS**

#### **1. Abandonment**

There can be no abandonment of any property to us without our written consent.

#### **2. Access To Records And Examination Under Oath**

We, or our representatives, may examine and audit your books and records as they relate to this policy at any time during the policy period or while a claim is pending.

If requested, you must permit us to question you and, so far as within your power, all other interested persons under oath, at such times as may be reasonably required, about any matter relating to this insurance or a claim.

No such examination under oath or examination of books or documents, nor any other act by us or any of our employees or representatives in connection with the investigation of any loss or claim hereunder, will be deemed a waiver of any defense which we might otherwise have with respect to any loss or claim, but all such examinations and acts will be deemed to have been made or done without prejudice to our liability.

#### **3. Appraisal**

If you and we fail to agree on the value of the property or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent, independent appraiser and notify the other party of the appraiser's identity within twenty (20) days after receipt of the written demand. The two appraisers will then select a competent, impartial umpire. If they are unable to agree upon an umpire within fifteen (15) days, you or we can ask a judge of a court of record in the state of your residence to select an umpire. The appraisers will state separately the value of the property and amount of loss. If they fail to agree within a reasonable time, they will submit their differences to the umpire. Written agreement signed by any two of these three will be binding. Each party will pay its chosen appraiser and equally bear the other expenses of the appraisal and umpire.

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If there is an appraisal, we will retain our right to deny the claim.

**4. Deductible**

- (a) When a deductible applies, the terms of this insurance, including those with respect to your duties in the event of loss or damage, apply irrespective of the application of the deductible amount.
- (b) We may pay any part or all of a deductible amount to effect settlement of any claim and, upon notification of the action taken, you will promptly reimburse us for such part of the deductible amount as has been paid by us.

**5. Due Diligence Clause**

You will use due diligence and do and concur in doing all things reasonably practicable to avoid or diminish any loss or any circumstance likely to give rise to a loss or claim insured under this policy. This policy extends to indemnify you for any additional expenses necessarily incurred by you to avoid or diminish such loss or claim, subject to any deductible provisions of this policy. This indemnification will not increase the limit of insurance, and we will not pay more for any loss than the amount that would have been payable had you not incurred the additional expenses.

**6. Duties In The Event of Loss Or Damage**

In case of a loss or damage to which this insurance may apply, you will perform the following duties:

- (a) Police Notification - Notify the police if a law may have been broken.
- (b) Minimize Loss or Damage – Take all reasonable steps to protect the property from further damage and minimize the loss. Keep a record of your expenses in doing so for consideration in the settlement of the claim. This will not increase the limit of insurance.
- (c) Notice of Loss or Damage
  - (1) Immediately report to us, or our authorized representative, any loss or damage which may become a claim under this policy. Include a description of the property or loss involved.
  - (2) As soon as possible, give us a description of how, when and where the loss or damage occurred.
- (d) Proof of Loss - File with us, or our authorized representative, a detailed proof of loss signed and sworn to by you setting forth to the best of your knowledge and belief the facts of the loss and the amount thereof. You must do this within ninety (90) days after discovery of the loss or damage.
- (e) Cooperation
  - (1) Except at your own cost, make no voluntary payments, assume no obligations, and incur no expenses without our consent.
  - (2) Permit us to inspect the property and records proving the loss or damage.  
Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.
  - (3) Immediately send us copies of any demands, summonses or legal papers received in connection with the claim or suit.
  - (4) Cooperate with us in the investigation or settlement of the claim.

**7. Loss Payment**

- (a) Loss or damage covered by this policy will be payable to you or your loss payee.
- (b) We will not pay you more than your financial interest in the covered property.
- (c) If two or more of this policy's coverage apply to the same loss or damage, we will not pay more than the actual amount of the loss or damage.
- (d) We will pay you for covered loss or damage within thirty (30) days after we receive and accept a satisfactory sworn proof of loss, if you have complied with all the terms of this policy and:

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- (1) We have reached agreement with you on the amount of loss;
- (2) A final judgment has been entered; or
- (3) An appraisal award has been made.
- (e) We may adjust losses directly with the owners of lost or damaged property, if other than you. If we pay the owners, such payments will satisfy your claims against us for the owners' property. We will not pay the owners more than their financial interest in the covered property.
- (f) We may elect to defend you against suits arising from claims of owners of property. We will do this at our expense.

We will not be liable for any part of a loss that has been paid or made good by others.

**8. Other Insurance**

If at the time of loss or damage any other insurance is available, which would apply to the loss or damage in the absence of this policy, the insurance provided by this policy will apply as excess insurance over the other insurance.

**9. Recoveries**

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. You must then return to us the amount we paid to you for the property. We will pay recovery expenses and the expenses to repair the recovered property, subject to the Limit of Insurance.

**10. Subrogation**

If any person or organization to or for whom we make payment under this policy has rights to recover damages from another, those rights are transferred to us to the extent of our payment. That person or organization must do everything necessary to secure our rights and must do nothing after loss to impair them.

**B. GENERAL CONDITIONS**

**1. Assignment**

This policy may not be assigned or transferred without our written consent.

**2. Cancellation**

- (a) The first Named Insured shown in the Declarations may cancel this policy by returning it to us or our authorized representative, stating in writing the future date it is to be cancelled. The Term of Coverage will end on that date.
- (b) We may cancel this policy by written notice to the first Named Insured at least:
  - (1) Ten (10) days before the effective date of cancellation if we cancel for nonpayment of premium;
  - (2) Thirty (30) days before the effective date of cancellation if we cancel for any other reason.
- (c) We will mail or deliver our notice to the first Named Insured's last mailing address known to us.
- (d) Notice of cancellation will state the effective date of cancellation. The Term of Coverage will end on that date.
- (e) If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
- (f) If notice is mailed, proof of mailing will be sufficient proof of notice.

**3. Concealment, Misrepresentation or Fraud**

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This policy is void in any case of fraud, intentional concealment or misrepresentation of any material fact or circumstances concerning this insurance, by you or any other insured, at any time. If you make any false or fraudulent claim as to amount or otherwise, this policy is void as to that specific claim and we have the right to terminate this policy at that time, and any subsequent claims by you are forfeited.

**4. Conformity to State Law**

When any policy provision is in conflict with the applicable law of the State in which this policy is issued, the law of the State shall apply.

**5. Insurance Not to Benefit Others**

No person or organization, other than you, having custody of the property and to be paid for services will benefit from this insurance. This restriction does not apply to a person or organization, other than a common carrier, who is working on your behalf under the terms of a contract.

**6. Inspections and Surveys**

- (a) We have the right to:
  - (1) Make inspections and surveys at any time;
  - (2) Give you reports on the conditions we find; and
  - (3) Recommend changes.
- (b) We are not obligated to make any inspections, surveys, reports or recommendations, and any such actions we do undertake relate only to insurability and the premiums to be charged. We do not make safety recommendations. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:
  - (1) Are safe or healthful; or
  - (2) Comply with laws, regulations, codes or standards.
- (c) Paragraphs a. and b of this Condition apply not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.

**7. Legal Action Against Us**

No one may bring a legal action against us under this policy unless there has been full compliance with all the terms of this policy and the action is brought within one (1) year after the occurrence causing the loss or damage. No person or organization has a right under this policy to join us as a party or otherwise bring us into any action to determine the liability of you or any other insured.

**8. Policy Changes**

This policy contains all of the agreements between you and us concerning the insurance afforded. No changes may be made in this policy except by us in writing.

**9. Territory**

This policy applies anywhere in the United States, Canada, and their respective territories and possessions.

**C. SPECIAL CONDITIONS**

**1. Policy Period**

We cover loss or damage commencing during the policy period as stated on the Declarations page.

**2. Premium**

- (a) The first Named Insured shown in the Declarations:
  - (1) Is responsible for the payment of all premiums; and

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- (2) Will be the payee for any return premiums we pay.
- (b) We will compute all premiums for this policy in accordance with the rating schedule(s) attached to and made a part of this policy.
- (c) The premium shown in this policy is a deposit premium only unless specifically stated otherwise. At the end of the policy period we will compute the earned premium by applying the rates set forth in the rating schedule(s) to the final "Gross Production Costs". However, the earned premium will not be less than the minimum policy premium stated on the rating schedule(s), regardless of the term of coverage.

If the earned premium is greater than the deposit premium, we will send a bill to the first Named Insured that shows the amount due and when it is payable. If the earned premium is less than the deposit premium, we will return the excess to the first Named Insured.

The first Named Insured must keep records of the "Gross Production Costs" and other information we need for premium computation, and send us copies at such times as we may request.

**D. DEFINITIONS APPLICABLE TO ALL COVERAGES OF THIS POLICY**

- 1. "Continuity" means costs incurred to match or maintain the Environment of the "insured production" during "principal photography".

The Environment includes weather, climate, natural lighting or seasonal changes in which you are filming the "Insured Production".

- 2. "Earthquake" means:

- (a) Any earth movement, such as an earthquake, landslide, mine subsidence, or earth sinking, rising or shifting; and
- (b) Volcanic eruption, meaning the eruption, explosion or effusion of a volcano;

provided that all earth movements or volcanic eruptions that occur within any seventy-two (72) hour period will constitute a single earth movement or volcanic eruption.

- 3. "Flood" means flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not.

- 4. "Gross Production Costs" means all costs incurred by you during the policy period except:

- (a) Administrative costs not directly related to an "insured production";
- (b) Any cost you did not initially incur or report as a cost directly related to the "insured production"; and
- (c) Any other costs specifically stated not to be "gross production costs" in an endorsement to this policy.

- 5. "Insurable Production Cost" includes:

- (a) All costs, including overhead, chargeable directly to an "insured production" or series of productions, including any amount of other overhead you declare at the time you declare an "insured production" or series of productions.

However, the following costs will not be included in "insurable production cost":

- (1) Royalties, residuals, premiums paid for this insurance, interest on loans, and personal and real property taxes;
- (2) Story, scenario, music rights, and sound rights, except with respect to television series, specials and pilots; and
- (3) "Continuity".



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Nevertheless, you have the option to include these excluded costs at the time you declare an "Insured Production" or series of productions. In that case, such costs will be included in the "insurable production cost"; and

- (b) The amount of any loss or damage paid under this policy. This provision does not apply where premium is based on an episodic charge.
  - 6. "Insured Production" means a production or event that has been declared and accepted by us and endorsed to this policy, or that is not otherwise excluded. Insured production includes pre-production, "principal photography" and post-production.
  - 7. "Mobile Equipment" means any of the following types of land vehicles, including any attached machinery or equipment:
    - (a) Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;
    - (b) Vehicles that travel on crawler treads;
    - (c) Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted equipment, or maintained primarily for purposes other than the transportation of persons or cargo.
- However, "mobile equipment" does not include any land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law in the state where it is licensed or principally garaged.
- 8. "Principal Photography" means the continuous period of time from the start date to the completion date you actually require to photograph or tape an "insured production", including any necessary set up or dismantling at the location.

**E. EXCLUSIONS APPLICABLE TO ALL COVERAGES OF THIS POLICY**

- 1. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:
  - (a) Seizure or destruction of property by order of governmental authority.  
But we will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a Covered Cause of Loss in order to protect Covered Property.
  - (b) Risks of contraband or illegal transportation or trade.
  - (c)
    - (1) War, including undeclared or civil war;
    - (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
    - (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.
  - (d)
    - (1) Any weapon employing atomic fission, atomic fusion or radioactive force; or
    - (2) Nuclear reaction or radiation, or radioactive contamination from any other cause. But if nuclear reaction or radiation, or radioactive contamination results in fire, we will pay for the direct loss or damage caused by that fire if the fire would be covered under this policy.

Exclusions 1.(a) through 1.(d) apply whether or not the loss event results in widespread damage or affects a substantial area.

- 2. We will not pay for loss or damage caused by or resulting from any of the following:
  - (a) Dishonest or criminal acts committed by:

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- (1) You, any of your partners, members, officers, managers, employees, leased employees, directors, trustees or authorized representatives;
- (2) Anyone else with an interest in the property, or their employees or authorized representatives;  
or
- (3) Anyone else to whom the property is entrusted for any purpose.

This exclusion applies whether or not such persons are acting alone or in collusion with other persons or such acts occur during the hours of employment.

- (b) Any uninsured event occurring before, concurrently with or after the happening of an insured event, which directly or indirectly causes or in any way contributes to cause or increase loss or damage under this policy.
- (c) Discharge, dispersal, seepage, migration, release or escape of "pollutants" or environmental impairment of any kind.

But if any of these results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

"Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

- (d) Neglect of an insured to use all reasonable means to save and preserve property from further damage at and after the time of loss.

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MANCHESTER, NH**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**POLICY CHANGES**

Policy Number: Named Insured:	Effective Date of Change: Change Endorsement No.:		
<p>The following item(s):</p> <table style="width: 100%; border: none;"><tr><td style="width: 50%; vertical-align: top;"><input type="checkbox"/> Insured's Name <input type="checkbox"/> Policy Number <input type="checkbox"/> Effective/Expiration Date <input type="checkbox"/> Payment Plan <input type="checkbox"/> Additional Interested Parties: <input type="checkbox"/> Limits/Exposures <input type="checkbox"/> Covered Property/Located Description <input type="checkbox"/> Rates</td><td style="width: 50%; vertical-align: top;"><input type="checkbox"/> Insured's Mailing Address <input type="checkbox"/> Company <input type="checkbox"/> Insured's Legal Status/Business of Insured <input type="checkbox"/> Premium Determination <input type="checkbox"/> Coverage Forms and Endorsements <input type="checkbox"/> Self-Insured Retention <input type="checkbox"/> Classification/Class Codes <input type="checkbox"/> Underlying Insurance</td></tr></table>		<input type="checkbox"/> Insured's Name <input type="checkbox"/> Policy Number <input type="checkbox"/> Effective/Expiration Date <input type="checkbox"/> Payment Plan <input type="checkbox"/> Additional Interested Parties: <input type="checkbox"/> Limits/Exposures <input type="checkbox"/> Covered Property/Located Description <input type="checkbox"/> Rates	<input type="checkbox"/> Insured's Mailing Address <input type="checkbox"/> Company <input type="checkbox"/> Insured's Legal Status/Business of Insured <input type="checkbox"/> Premium Determination <input type="checkbox"/> Coverage Forms and Endorsements <input type="checkbox"/> Self-Insured Retention <input type="checkbox"/> Classification/Class Codes <input type="checkbox"/> Underlying Insurance
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<p>is (are) changed to read:</p> <div style="text-align: right; margin-top: 100px;"><input type="checkbox"/> Policy Changes continued on page NAS-AB-PC2.</div>			
<p>The above amendments result in a change in the premium as follows:</p>			
<input type="checkbox"/> <b>NO CHANGES</b>	<input type="checkbox"/> <b>TO BE ADJUSTED AT AUDIT</b>	<b>ADDITIONAL MIUM</b> \$	<b>PRE- RETURN PREMIUM</b> \$

\_\_\_\_\_  
(Authorized Representative)

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**POLICY CHANGES**

Policy Number: Named Insured:	Effective Date of Change: Change Endorsement No.:	(Continued)
<p><b>POLICY CHANGES ENDORSEMENT DESCRIPTION (CONTINUED)</b></p>		
<p>Page</p>		

***NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH***

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**COVERED PRODUCTION LIMITATION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

This insurance applies only to a "covered production".

"Covered production" means:

- a. All productions filmed, videotaped, created or computer generated by you, and
- b. Productions with shooting periods not more than            days, and
- c. Productions with "gross production costs" not more than            , or
- d. Productions scheduled or endorsed on this policy.

The following is/are not a "covered production":

All other terms and conditions of this policy remain unchanged.

***NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH***

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**FINAL AUDIT**

This endorsement modifies insurance provided under the following:

The final Audited Earned Premium for the Policy Period from                      to                      is calculated as follows:

Premium Basis:

Audited Premium Basis:

Estimated Premium Basis:

Audited Earned Premium (subject to Rating Schedule and the  
Minimum Premium of \$                      ): \$

Endorsements and Additional Premiums: \$

Less the Deposit Premium shown on the Rating Schedule: \$

Subtotal: \$

State Assessment Charges: \$

Additional or Return Premium (subject to the Minimum  
Premium of \$                      ): \$

All other terms and conditions of this policy remain unchanged.

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **MINIMUM PREMIUM ENDORSEMENT**

This endorsement modifies insurance provided under the following:

☐ The Total Policy Premium, including subsequent policy changes, is the Minimum Premium and is fully earned.

☐ The Minimum Premium for this policy is:  
25% of the Total Policy Premium, including subsequent policy changes, except for the following Coverage(s):  
;

The Total Policy Premium, including subsequent policy changes for Coverage(s) noted above is Flat, 100% fully earned.

☐ The Minimum Premium for this policy is \$

All other terms and conditions of this policy remain unchanged.

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **NON-INSURED PRODUCTION ENTITY CONDITIONAL EXCLUSION**

This endorsement modifies insurance provided under the following:

This insurance does not apply to "bodily injury", "property damage", "personal and advertising injury", direct or indirect loss or damage arising out of, resulting from, or otherwise relating in whole or in part to any arrangement between any insured and a "non-insured production entity" whereby the "non-insured production entity" enters into an agreement with any insured to provide "services" for a fee or other consideration.

For purposes of this endorsement:

1. A "non-insured production entity" means any entity that does not maintain a separate policy of insurance, other than this policy, that applies to a production out of which a claim, loss or "suit" arises, equal to or greater than the types of insurance and limits provided by this policy.
2. "Services" means:
  - a. Providing access to equipment rental entities, and/or
  - b. Providing insurance to a "non-insured production entity" under this policy without our prior written consent.

All other terms and conditions of this policy remain unchanged.



***NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH***

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**SCHEDULE OF FEATURE FILM PRODUCTIONS**

This endorsement modifies insurance provided under the following:

The insurance afforded by this policy applies only to Feature Films scheduled below, or by an endorsement to this policy:

<b>#</b>	<b>Production/Event Name &amp; Type</b>	<b>Budget</b>	<b>Country(s)</b>	<b>Start/End Dates</b>	<b>Coverages</b>
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All other terms and conditions of this policy remain unchanged.

***NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH***

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**UNSCHEDULED PRODUCTION, PRESENTATION OR EVENT EXCLUSION**

This endorsement modifies insurance provided under the following:

This policy does not apply to "bodily injury", "property damage", "personal and advertising injury", direct or indirect loss or damage arising out of or resulting from or otherwise relating in whole or in part to any activity associated with any production, presentation or event unless specifically declared, accepted by us and endorsed on the policy.

All other terms and conditions of this policy remain unchanged.

**NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH**

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**SCHEDULE OF EVENTS**

This endorsement modifies insurance provided under the following:

The insurance afforded by this policy applies only to an Insured Event scheduled below, or by an endorsement to this policy:

<b>#</b>	<b>Event Name &amp; Type</b>	<b>Attendance</b>	<b>Start/End Dates</b>	<b>Coverages</b>	<b>Rate / Premium</b>
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All other terms and conditions of this policy remain unchanged.

***NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH***

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**SCHEDULE OF PRODUCTIONS**

This endorsement modifies insurance provided under the following:

The insurance afforded by this policy applies only to an Insured Production scheduled below, or by an endorsement to this policy:

<b>#</b>	<b>Production Name &amp; Type</b>	<b>Budget</b>	<b>Country(s)</b>	<b>Start/End Dates</b>	<b>Coverages</b>
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All other terms and conditions of this policy remain unchanged.

**NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH**

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**SCHEDULE OF COVERED STUNT ACTIVITIES**

This endorsement modifies insurance provided under the following:

**SCHEDULE**

<b>Description of Stunt Activity</b>	<b>Description of Production/Scene</b>	<b>Production/Scene Dates</b>	<b>Rate</b>	<b>Premium</b>

When a stunt, animal or pyrotechnic activity is described in the above Schedule and the corresponding premium has been paid, the applicable exclusion in the                      Exclusion endorsement is deleted.

All other terms and conditions of this policy remain unchanged.

***NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH***

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**SPECIFIED PRODUCTION DATES**

This endorsement modifies insurance provided under the following:

We do not pay for loss of or damage to Covered Property during the policy period shown on the Declarations page resulting from any activity relating to any event, production or presentation, unless such loss or damage is a Covered Cause of Loss for the Coverage(s) and on the Date(s) shown below.

<b>Coverage:</b>	<b>Date(s)</b>
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All dates begin at 12:01 A.M. Standard Time at the Address of the Insured shown on the Declarations page or on an Endorsement attached hereto.

All other terms and conditions of this policy remain unchanged.

**NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH**

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**PREMIUM RATE SCHEDULE ENDORSEMENT**

This endorsement modifies insurance provided under the following:

**Schedule**

We calculate Total Policy Premium for the Policy Period from                      to                      as follows:

<b>Exposure Base</b>	<b>Additional Exposure Criteria</b>
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**Estimated/Deposit Premium:**

**Total Policy Premium:**

**Minimum Policy Premium:**

**Taxes, Surcharges and Fees**

(if applicable):

If the Total Policy Premium is more than the Estimated/Deposit Premium, the Additional Premium shown above is due and payable. If the Total Policy Premium is less than the Estimated/Deposit premium, we will refund the difference to you, subject to the Minimum Policy Premium, shown in the Schedule above.

All other terms and conditions of this policy remain unchanged.

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**PRODUCTION STUNT, PYROTECHNIC &  
ANIMAL EXPOSURE EXCLUSION**

This endorsement modifies insurance provided under the following:

This insurance does not apply to "bodily injury", "property damage", "personal injury" or "personal and advertising injury" (if applicable), direct or indirect loss or damage arising out of, resulting from, or otherwise relating in whole or in part to a "Stunt", "Pyrotechnic" or "Animal Exposure" unless specifically declared, accepted by us and endorsed on the policy.

For purposes of this endorsement "Stunts" include:

The performance, rehearsal, preparation for any hazardous activity, including, but not limited to, scenes involving fights, falls, chase scenes, use of aircraft or "mobile equipment", racing of any type, the use of guns, knives or projectile devices.

For purposes of this endorsement, "Pyrotechnics" include:

The use of fireworks, explosives, or pyrotechnic devices.

For purposes of this endorsement, "Animal Exposure" include:

The actions or presence of any animal.

All other terms and conditions of this policy remain unchanged.



**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**VEHICLE PHYSICAL DAMAGE ENDORSEMENT  
(NON-OWNED, HIRED, LOANED OR DONATED)**

This endorsement modifies insurance provided under the following:

**SCHEDULE**

<b>Rates applicable to Non-Owned, Hired, Loaned Or Donated "Land Vehicles":</b>	
A. Loaned or Donated "Land Vehicles":	\$ Per Auto, Per Day
B. Hired "Land Vehicles" (All Classes):	Rates per \$100 of Total Cost of Hire: If Any -- Cost of Hire
\$ Per \$100 Cost of Hire:	
<b>Deductible:</b>	% of the amount of the adjusted loss subject to minimum of \$ and a
maximum of \$	each and every loss.
Deposit Premium:	\$
Minimum Premium:	\$

Paragraph **A. COVERAGE, 1.a. Covered Property** is amended to add the following:

Covered Property, as used in this Endorsement, means:

"Land vehicles" of others in your care, custody or control and for which you are legally liable that are used or intended to be used in an "insured production" or for other purposes specified in an endorsement to this policy.

Paragraph **A. COVERAGE, 2. Property Not Covered** is amended to delete paragraph (k), "land vehicles".

The following is added to **Property Not Covered**:

1. Property not permanently installed in a "land vehicle";
2. Any "land vehicle" while involved in racing, chase scenes, precision driving or stunts, unless specifically added to this policy by an endorsement.
3. Any altered "land vehicle" that modifies the body, engine or chassis to materially change the appearance or to increase speed or horsepower.

Paragraph **C. LIMITS OF INSURANCE** is amended as follows:

The most we will pay for loss or damage to any one "Land Vehicle" is \$ , less the applicable **DEDUCTIBLE** amount or \$ , subject to a maximum Limit of Insurance of \$ in the aggregate for all "Land Vehicles" combined, arising out of any one loss.

**NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH**

Paragraph **C. SPECIAL CONDITIONS** of **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS 2. Premium**, paragraph c. is deleted and replaced by the following:

The premium shown in the **Schedule**, above, is a deposit premium only unless specifically stated otherwise. At the end of the policy period, we will compute the earned premium by applying the rates set forth in the Schedule above to the final Cost of Hire. However, the earned premium will not be less than the Minimum Premium stated in the above Schedule.

If the earned premium is greater than the deposit premium, we will send a bill to the first Named Insured that shows the amount due and when it is payable. If the earned premium is less than the deposit premium, we will return the excess to the first Named Insured.

You must keep records of the Cost of Hire and other information we need for premium computation, and send us copies at such times as we may request.

All other terms and conditions of this policy remain unchanged.

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**CAST BLANKET EXTENSION  
(INCLUDING SICKNESS) ENDORSEMENT**

This endorsement modifies insurance provided under the following:

<b>Limit of Insurance:</b> \$	Per Person
<b>Maximum Limit of Insurance:</b> \$	All Covered Persons
<b>Deductible:</b>	

Paragraph **A. Coverage, 2.** is amended to add the following:

**Covered Person**, as used in this Coverage, means any person necessary for the completion of the "insured production", including but not limited to, the Director, Camera Operator, Actors, Production Manager, Special Effects Coordinator, Stunt Coordinator, or Sound Recorder who are intended to be used in connection with an "insured production", unless shown on the Schedule of Covered Person(s).

Paragraph **A. Coverage, 3** is deleted in its entirety and amended to read as follows:

For purposes of this Endorsement, Covered Causes of Loss:

Accidental injury, sickness or death of a Covered Person that prevents them from performing or completing their duties in an "insured production".

Paragraph **G. Condition Precedent, Medical Examination**, does not apply to this **Extension Endorsement**.

The Deductible applicable to this Extension of Coverage, shown above, is in lieu of any other Deductible shown in the Cast-Schedule of Covered Person(s) or elsewhere in this policy.

All other terms and conditions of this policy remain unchanged.

**NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH**

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**CAST ESSENTIAL PERSON EXTENSION ENDORSEMENT  
(Abandonment of Insured Production)**

This endorsement modifies insurance provided under the following:

<b>Maximum Limit of Insurance: \$</b>	<b>Deductible: \$</b>
---------------------------------------	-----------------------

Scheduled Essential Covered Person(s)

<b>Name</b>	<b>Role/Position</b>	<b>Age</b>	<b>Production Start/End Dates</b>	<b>Coverage (A, B, C)</b>	<b>Rate</b>	<b>Premium</b>
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A = Accidental Injury & Death only

B = Accidental Injury, Death & Sickness (unrestricted)

C = Accidental Injury, Death & Sickness (restricted – see Specified Medical Condition table below)

We do not pay for loss directly or indirectly arising out of or relating to the **Specified Medical Condition** shown in the Schedule below, including its consequences, regardless of when the condition manifests itself.

**Specified Medical Condition:**

Paragraph **A. Coverage, 3.** Covered Causes of Loss is deleted in its entirety and amended to read as follows:

We will pay the actual and necessary loss you sustain due to the abandonment of an “insured production”.

For purposes of this Endorsement, Covered Causes of Loss means:

Accidental injury, sickness or death of a Covered Person that occurs, manifests itself or becomes known after the Production Start Date and prevents him/her from performing or completing their duties in an “insured production” for a period of more than \_\_\_\_\_ consecutive days or \_\_\_\_\_ days lost in total, except those causes of loss listed in the Exclusions.

Paragraph **C. Limit of Insurance** is amended to read as follows:

The most we will pay as loss of an Essential Covered Person is the actual loss sustained, less any salvage value, or the Maximum Limit of Insurance shown above, whichever is less.

**NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH**

The **Deductible** applicable to this Extension of Coverage, shown above, is in lieu of any other Deductible shown in the Cast-Schedule of Covered Person(s) or elsewhere in this policy.

Paragraph **E. Method of Valuation** is deleted in its entirety.

However, we have the option to delay the abandonment of the "insured production" after the occurrence of the injury or onset of the injury or illness if, in our good faith business judgment, the Essential Covered Person is likely to recover from such injury or illness to resume his/her assigned duty or role.

Paragraph **G. Condition Precedent** is amended to add the following:

Prior to the payment of loss covered by this endorsement, you will comply with the following:

You and we, or our representative will:

1. Determine the viability of the options to complete the "insured production", including the possibility of replacing the Essential Covered Person. You will do all things possible to complete the "insured production", where possible with the remaining cast and crew, including maintaining or replacing financing to complete the "insured production". The replacement for the Essential Covered Person will be a person of similar standing within the industry who is acceptable to independent financiers or distributors, or
2. Determine the viability to offer for distribution, pursuant to the existing distribution terms between you and the original distributor(s), the right to distribute the "insured production" to such distributor(s), or
3. If 2. (above) is declined by the original distributor(s), determine the viability to offer for sale the right to distribute the "insured production" to alternative distributors, or
4. At our option, you will enable us to maintain or replace any financing to complete the "insured production".

You will work with us in good faith and do all things possible to replace the Essential Covered Person and upon our request, provide us with the necessary authority to negotiate on your behalf with any other party to assist in the replacement of an Essential Covered Person or financing.

The Maximum Limit of Insurance will not be reduced by our failure to secure a viable option to continue the "insured production".

All other terms and conditions of this policy remain unchanged.

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **CAST- FAMILY BEREAVEMENT EXTENSION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

Paragraph **A. Coverage, 3.** is amended to add the following to Covered Causes of Loss:

Covered Causes of Loss means:

A bereavement period of not more than five (5) consecutive days due to the death of an "immediate family member" of the Covered Person, except those causes of loss listed in the Exclusions.

For purposes of this endorsement, "immediate family member" means father, stepfather, mother, stepmother, father-in-law, mother-in-law, brother, sister, stepbrother, stepsister, brother-in-law, sister-in-law, spouse, child or stepchild.

All other terms and conditions of this policy remain unchanged.

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **RENTAL REIMBURSEMENT EXTENSION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

Paragraph **A. 4. Extension of Coverage- Loss of use** is amended to add the following:

Subject to the terms and conditions of this policy, we will pay the actual rental cost of Covered Property of others in your care, custody or control and for which you are legally liable that is used or intended to be used in an "insured production" or related purpose as per the Description of Operations shown in the Declaration or an endorsement to this policy.

The Covered Property must be physically lost, damaged or destroyed by a Covered Cause of Loss during the term of the policy.

The amount we pay is limited to such additional rental costs incurred that are over and above the costs which would otherwise be incurred in completing the "insured production".

The Limit of Insurance applicable to this Extension of Coverage will not exceed the following, whichever is less:

1. Ten Percent (10%) of the declared value of the specific Covered Property, as stated in the declarations, endorsements or schedules of insurance attached to and forming part of this policy or as scheduled in the original rental agreements; or
2. The rental cost for a continuous thirty (30) consecutive days from the date of loss; or
3. The actual additional rental costs incurred for which you are legally obligated to pay as a result of such loss.
4. The annual aggregate Limit of Insurance for this Extension of Coverage or \$

All other terms and conditions of this policy remain unchanged.

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **LOSS OF RENTAL INCOME EXTENSION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

Paragraph **A. 4. Extension of Coverage-Loss of Use** is amended to add the following:

Subject to the terms and conditions of this policy, we will pay the actual loss of rental income of your owned and scheduled miscellaneous equipment while in the care, custody or control of a rental customer.

The Covered Property must be physically lost, damaged or destroyed by a Covered Cause of Loss during the term of the policy.

The Limit of Insurance applicable to this Extension of Coverage will not exceed the following, whichever is less:

1. The loss of rental income over and above the income which would otherwise be recoupable from the lessee of Covered Property; or
2. Ten Percent (10%) of the declared value of the specific Covered Property, as stated in the declarations, endorsements or schedules of insurance attached to and forming part of this policy or as scheduled in the original rental agreement(s); or
3. The daily rental charge for the Covered Property for a continuous thirty (30) days from the date of loss; or
4. The loss of income incurred by you until such time as Covered Property is repaired and placed back in service for rental purposes; or
5. The annual aggregate Limit of Insurance for this Extension of Coverage or \$

All other terms and conditions of this policy remain unchanged.



**NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH**

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**THEFT FROM HOTEL OR MOTEL LIMITATION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

For purposes of this endorsement, the following exclusion applies in addition to the exclusions described in **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS** and Exclusions applicable to the Coverage Form(s) shown above.

We will not pay for loss or damage caused directly or indirectly by theft of Covered Property when such Covered Property is located at any hotel, motel, or other public establishment providing lodging facilities, unless such Covered Property is stored in the Hotel's, Motel's or public establishment providing lodging facility's locked safe or vault, other than a room safe or safe deposit box.

If at the time of loss or damage any other insurance is available, which would apply to loss or damage in the absence of this policy, the insurance provided by this policy will apply as excess insurance over the other insurance.

All other terms and conditions of this policy remain unchanged.

**NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH**

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**COMPOSITE RATE ENDORSEMENT**

This endorsement modifies insurance provided under the following:

**Schedule**

<b>Estimated "Gross Production Cost":</b>	<b>\$ _____</b>	<input type="checkbox"/> <b>Subject to Audit</b>
<b>Composite Rate per \$100 of "Gross Production Cost":</b>	<b>\$ _____</b>	
<b>Estimated/Deposit Premium (unless Flat is checked)</b>	<b>\$ _____</b>	<input type="checkbox"/> <b>Flat Premium</b>
<b>Minimum Policy Premium:</b>	<b>\$ _____</b>	

The Effective Date of this endorsement is the Inception Date shown on the Declarations unless another date is indicated above.

The purpose of this endorsement is to provide you with the basis of how we calculated your Estimated/Deposit premium. If Flat Premium is checked above, audit is waived and there will be no further premium adjustment.

Unless there is a change in exposure, the above Composite Rate will be used to calculate your final premium based on the audited "gross production cost" for the "insured production(s)". Based on the final audit, if the earned premium is more than we charged at inception, we will bill you for the additional premium. If the earned premium is less than we charged, we will refund the difference to you, subject to the Minimum Policy Premium, shown in the Schedule above.

All other terms and conditions of this policy remain unchanged.

**NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH**

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**EARTHQUAKE LIMITATION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

**Schedule**

**Limit of Insurance:**

<input type="checkbox"/> <b>Aggregate Earthquake:</b>	\$	Per Policy Period as shown on the Declaration page
<input type="checkbox"/> <b>Earthquake Limit of Insurance:</b>	\$	Each "Earthquake"

**Earthquake Deductible:** \$ or % of Limit of Insurance shown above.

**Deductible:** \$ applicable to Business Income or Extra Expense Coverage

**"Period of Restoration" will begin:** consecutive days after Each "Earthquake":

**Limits of Insurance**

- The most we will pay for the total of all loss or damage that is caused by any single "Earthquake" is the Aggregate Earthquake Flood Limit of Insurance shown above, regardless of the number of Policy Periods that may apply.
- Subject to a., above, the most we will pay for loss or damage caused by or resulting from a single "Earthquake" is the Earthquake Limit of Insurance shown above.
- Amounts payable under an Additional Coverage or Coverage Extension, as set forth in the applicable Coverage Form, do not increase the Limits of Insurance shown above.

**Deductible**

This amendment applies only when a Deductible amount is entered above.

- Solely with respect to the causes of loss designated herein, the Deductible applies as follows:  
We will not pay for loss or damage in any single "Earthquake" until the amount of the adjusted loss before applying the applicable Limits of Insurance exceeds the Deductible shown above. We will then pay the amount of the adjusted loss in excess of the Deductible, up to the applicable Limit of Insurance.
- The Deductible, shown in the Schedule above, applies to each occurrence of "Earthquake".

**BUSINESS INCOME AND EXTRA EXPENSE**

The following applies only when coverage for Business Income or Extra Expense is included in the policy.

**NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH**

**a. Deductible**

When a Deductible is entered for Business Income or Extra Expense, the stated Deductible will apply instead of any applicable Coverage Deductible or the Deductible for each "Earthquake" that might otherwise apply in the absence of a stated Deductible.

**b. Period of Restoration**

- (1) The "period of restoration" definition stated in the applicable Coverage Form, or in any endorsement amending the beginning of the "Period of Restoration", applies to each single "Earthquake".
- (2) Solely with respect to Earthquake, the "period of restoration" for "Business Income" will begin after the number of consecutive days shown in the **Schedule** above after each single "Earthquake".

The absence of an entry indicates that the beginning of the "Period of Restoration" otherwise applicable to the Coverage will apply to the causes of loss designated herein.

All other terms and conditions of this policy remain unchanged.

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**EARTH MOVEMENT, VOLCANIC ERUPTION, FLOOD  
EXCLUSION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

**Schedule**

When checked below, the following exclusions apply in addition to the **EXCLUSIONS** described in the policy:

<input type="checkbox"/> <b>Earth Movement and Volcanic Eruption</b>
<input type="checkbox"/> <b>"Flood"</b>

The following exclusions, when designated as applicable, apply in addition to the exclusions described in the policy:

We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:

**1. Earth Movement**

But if Earth Movement results in fire or explosion, we will pay for the loss or damage caused by that fire or explosion.

For the purposes of this exclusion, Earth Movement means:

- a. Earthquake, including any earth sinking, rising or shifting related to such event;
- b. Landslide, including any earth sinking, rising or shifting related to such event;
- c. Mine subsidence, meaning subsidence of a man-made mine, whether or not mining activity has ceased;
- d. Earth sinking (other than sinkhole collapse), rising or shifting including Soil Conditions which cause settling, cracking or other disarrangement of foundations or other parts of realty. Soil Conditions include contraction, expansion, freezing, thawing, erosion, improperly compacted soil and the action of water under the ground surface.

**2. Volcanic eruption, explosion or effusion.**

But if volcanic eruption, explosion or effusion results in fire, building glass breakage or Volcanic Action, we will pay for the loss or damage caused by that fire, building glass breakage or Volcanic Action.

For the purposes of this exclusion, Volcanic Action means direct loss or damage resulting from the eruption of a volcano when the loss or damage is caused by:

- a. Airborne volcanic blast or airborne shock waves;
- b. Ash, dust or particulate matter; or
- c. Lava Flow.

Volcanic Action does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage to the described property.

**3. "Flood".**

These exclusions apply whether or not the loss event results in widespread damage or affects a substantial area.

All other terms and conditions of this policy remain unchanged.

***NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH***

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**EXCLUDED PROPERTY ENDORSEMENT**

This endorsement modifies insurance provided under the following:

- ☐ Property owned by any insured
- ☐ Similar property of others in your care, custody or control and for which you are legally liable

When checked above, Property Not Covered includes such Property as described in the applicable Coverage Form shown above.

All other terms and conditions of this policy remain unchanged.

**NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH**

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**LIBRARY STOCK ENDORSEMENT  
(INCLUDING REGENERATION)**

This endorsement modifies insurance provided under the following:

Schedule	
<b>Library Stock Sub-Limit of Insurance:</b> \$	any one occurrence
<b>Library Stock Deductible:</b> \$	any one occurrence

This endorsement modifies insurance provided under the following:

- ☐ **NEGATIVE FILM, VIDEOTAPE AND DIGITALIZED IMAGE COVERAGE FORM**  
☐ **FAULTY STOCK, CAMERA AND PROCESSING COVERAGE FORM**

The following is added to paragraph **A. COVERAGE, 1. Covered Property:**

Covered Property, as used in this Coverage, includes the following:

Your original cut negative film of completed or released productions, duplicate negatives, completed video tapes or other media which is considered Library Stock.

Paragraph **A. COVERAGE, 2. Property Not Covered** is amended to remove Library Stock.

The following is added to Paragraph **D. LIMIT OF INSURANCE**

Subject to the above Limit of Insurance applicable to any one occurrence, the most we will pay for "loss" or damage to Library Stock in any one occurrence is as shown in the Schedule above.

Paragraph **E. DEDUCTIBLE** is amended to add the following:

With respect to Library Stock, the Deductible amount is as shown in the Schedule above.

As respects Library Stock, the following method of valuation applies:

The amount of your Library Stock "loss" will be determined based on the actual cost to regenerate, reprint or copy in whole or in part the affected portions of the Library Stock, whether or not the reprint or copy is made from an original or a copy of the lost or damaged library stock.

All other terms and conditions of this policy remain unchanged.

**NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH**

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**ACTORS EQUITY ENDORSEMENT  
(PERSONAL PROPERTY OF ACTORS AND CREW)**

This endorsement modifies insurance provided under the following:

Schedule	
<b>Sub-Limit of Insurance:</b> \$	per person
<b>Maximum Limit of Insurance:</b> \$	in the Aggregate
<b>Deductible:</b> \$	

This endorsement modifies insurance provided under the following:

**Miscellaneous Equipment Coverage Form**

Paragraph **A. 5. Extension of Coverage- Personal Effects** is deleted in its entirety and replaced by the following:

We will pay up to the **Limit of Insurance** shown in the above **Schedule** for the loss of or damage to personal effects belonging to you, your partners, directors, officers, trustees, employees, including leased employees, agents or contractors including cast and crew, subject to the following conditions:

- (a) As shown in the Schedule above, a Deductible applies to each and every loss;
- (b) The loss must occur during the "insured production" and take place within 1000 feet of the location of the "insured production";
- (c) This extension of coverage is in addition to any other Limit of Insurance stated in the Declarations.
- (d) This insurance is excess of any other insurance covering the loss of damage to the personal effects covered by this extension and is subject to all other terms and conditions of this policy.

All other terms and conditions of this policy remain unchanged.



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SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH**

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**PROTECTIVE DEVICES ENDORSEMENT**

This endorsement modifies insurance provided under the following:

**Schedule**

Description of Protective Device(s):
Premises Location of Protective Device(s):

The following **ADDITIONAL CONDITION** is added:

You must maintain, at all times during the policy period, the protective devices and services described on the Protective Devices Schedule.

The following **ADDITIONAL EXCLUSION** is added:

With respect to Covered Property at the location(s) specified in the Protective Devices Schedule, above, the following exclusion is added:

We do not pay for loss or damage to Covered Property caused by fire or theft if, prior to the fire or theft, any insured:

1. Had knowledge of any suspension or impairment in any protective device or service described on the Protective Devices Schedule, above, and we were not notified; or
2. Failed to maintain in complete working order, any protective device or service described on the Protective Devices Schedule, which you control.

All other terms and conditions of this policy remain unchanged.

**NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH**

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**CAST - SCHEDULE OF COVERED PERSON(S)**

This endorsement modifies insurance provided under the following:

Coverage for Covered Persons applies for those Covered Causes of Loss for which a premium is charged.

Insured Production:

Scheduled Covered Person(s)

<b>Name</b>	<b>Role/Position</b>	<b>Age</b>	<b>Production Start/End Dates</b>	<b>Coverage (A, B, C)</b>	<b>Rate</b>	<b>Premium</b>
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A = Accident & Death only

B = Accident, Death & Sickness (unrestricted)

C = Accident, Death & Sickness (restricted – see table below)

The following Covered Person(s) are excluded from coverage for any Covered Causes of Loss either directly or indirectly arising out of or relating to the specified medical condition, or its consequences, regardless of when the condition manifests itself.

**Covered Person:**

**Specified Medical Condition:**

All other terms and conditions of this policy remain unchanged.

***NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH***

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**SCHEDULE OF COVERED PROPERTY**

This endorsement modifies insurance provided under the following:

Covered Property includes the property as described in the Schedule below:

Schedule of Covered Property

All other terms and conditions of this policy remain unchanged.

***NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH***

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**FRAUDULENT SCHEME, TRICK OR FALSE PRETENSE EXCLUSION  
ENDORSEMENT**

This endorsement modifies insurance provided under the following:

For purposes of this endorsement, the following exclusion applies in addition to the exclusions described in **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS—EXCLUSIONS APPLICABLE TO ALL COVERAGE OF THIS POLICY** and Exclusions applicable to the Coverage Form(s) shown above.

We will not pay for loss or damage caused directly or indirectly by voluntary parting with title to or possession of any Covered Property because of any fraudulent scheme, trick, or false pretense.

All other terms and conditions of this policy remain unchanged.

***NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH***

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**UNSCHEDULED EQUIPMENT LIMITATION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

With respect to unscheduled equipment, we will not pay more than \$                      for any one item, unless it is specifically scheduled elsewhere in this policy.

All other terms and conditions of this policy remain unchanged.

**NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH**

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**OPERATION OF CIVIL AUTHORITY ENDORSEMENT**

This endorsement modifies insurance provided under the following:

Schedule	
<b>Limit of Insurance:</b>	\$
<b>Deductible:</b>	days performances

The following **Coverage Extension** is added to paragraph **A. Coverage**:

We will pay the actual and necessary loss you sustain as Extra Expense due to the interruption, postponement or cancellation of an "insured production" that is directly caused by or results from the operation of civil authority. The operation of civil authority must prohibit access due to threat of or actual loss or damage to property allowing access to or use of facilities you occupy or intend to occupy in connection with an "insured production" during the term of coverage.

For the purpose of this Extension of Coverage, "Period of Restoration" means a period of time beginning from the date of the operation of civil authority and ends after twenty-one (21) consecutive days or the date upon which the "insured production" is, or should be resumed, with reasonable speed or subject to the term of coverage, whichever is less.

Subject to the **Deductible**, if any, the **Limit of Insurance**, shown in the **Schedule** above, is the most we will pay in any one occurrence. This Coverage Extension is in addition to the **Limit of Insurance** for **Extra Expense Coverage**.

For the purposes of this Coverage, the following exclusions apply in addition to the exclusions described in paragraph **E.** of the **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS – EXCLUSIONS APPLICABLE TO ALL COVERAGES OF THIS POLICY**.

We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:

- a. Failure or inability to secure any required license, permit or authorization;
- b. Suspension, lapse or cancellation of any license, permit, authorization, lease or contract;
- c. Actions by any person or organization other than the authorized Civil Authority;
- d. Your failure or inability to comply with any requirement or follow any procedure necessary for the issuance of any permit or authorization;
- e. Any violation of the terms or conditions of a permit or authorization; or
- f. Refusal or revocation of any permit or authorization due to a violation of any existing civil or criminal codes.

All other terms and conditions of this policy remain unchanged.

***NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH***

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**FAILURE TO RETURN EQUIPMENT EXCLUSION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

For purposes of this endorsement, the following exclusion applies in addition to the exclusions described in **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS** and Exclusions applicable to the Coverage Form(s) shown above.

We will not pay for loss or damage caused directly or indirectly by an insured's failure to return Covered Property.

All other terms and conditions of this policy remain unchanged.

**NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH**

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**FURS, JEWELRY, ART AND ANTIQUE ENDORSEMENT**

This endorsement modifies insurance provided under the following:

**Schedule**

<b>Maximum Limit of Insurance</b> , any one item:	\$
<b>Maximum Limit of Insurance</b> , any one occurrence:	\$

The following **Coverage Extension** is added to paragraph **A. Coverage**:

**Furs, Jewelry, Art & Antiques Coverage**

**Covered Property** is extended to include the following property in your care, custody or control and for which you are legally liable:

- (a) Furs, fur garments and garments trimmed with fur;
- (b) Jewelry, costume jewelry, watches, watch movements, jewels, pearls, precious and semi-precious stones, bullion, gold, silver, platinum and other precious alloys or metals;
- (c) Works of art, antiques or rare articles, including etchings, pictures, statuary, marbles, bronzes, porcelains and bric-a-brac; and

that are used or intended to be used in an "Insured Production" or for other purposes specified in an endorsement to this policy.

For purposes of this Endorsement, Paragraph **C. LIMIT OF INSURANCE** is deleted in its entirety and replaced by the following:

Subject to the applicable **Limit of insurance** and **Deductible** for **Props, Sets & Wardrobe Coverage**, the most we will pay for loss or damage to **Covered Property** is the **Maximum Limit of Insurance**, any one article and/or any one occurrence, as shown in the **Schedule** above.

Paragraph **2. Property Not Covered**, (b) is deleted and replaced by the following:

Covered Property does not include:

Personal effects belonging to you, your partners, directors, officers, trustees, employees including leased employees, agents or contractors including cast and crew.

The following **METHOD OF VALUATION** applies:

We will determine the value of **Covered Property** as the lesser of:



***NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH***

- (a) The cost to repair or replace the item with like kind and quality to the extent practicable; or
- (b) Your insurable interest; or
- (c) The **Maximum Limit of Insurance**, any one item and/or any one occurrence.

In the event of loss or damage to a pair or set, the value is based on the value of only the lost or damaged part or the cost to repair or replace it.

The value of **Covered Property** does not include antique, historic, or sentimental value.

All other terms and conditions of this policy remain unchanged.

***NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH***

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**FAULTY STOCK - BROAD FORM ENDORSEMENT**

This endorsement modifies insurance provided under the following:

It is hereby understood and agreed that paragraphs **1.**, **2.**, **3.**, and **4.** of paragraph **B. ADDITIONAL EXCLUSIONS** are deleted in their entirety. Paragraph **A. COVERAGE, 3. Covered Causes of Loss** include:

- 1.** Faulty manipulating or judgment of the camera operator or assistants;
- 2.** Error(s) of judgment in exposure, lighting or sound recording;
- 3.** Use of incorrect raw film stock or videotape or media/software; and
- 4.** Errors in machine programming or instructions to the machine.

All other terms and conditions of this policy remain unchanged.

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SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH***

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**LIMITED COMPUTER VIRUS EXTENSION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

Paragraph **9. of Additional Exclusions** is deleted in its entirety.

The following additional paragraph is added to section **A. Coverage**:

Subject to the terms and conditions of this policy, we will pay for loss caused by virus, harmful code or similar instruction introduced into or enacted on a computer system (including "data") or a network to which it is connected, designed to damage or destroy any part of the system or disrupt its normal operation subject to the following:

The Limit of Insurance applicable to this Extension of Coverage will not exceed \$ \_\_\_\_\_, in lieu of any other Limit of Insurance shown in the policy.

All other terms and conditions of this policy remain unchanged.

***NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH***

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**LOSS PAYABLE ENDORSEMENT**

This endorsement modifies insurance provided under the following:

**SCHEDULE**

<b>Description of Covered Property</b>	<b>Loss Payee Name</b>	<b>Loss Payee Address</b>
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In addition to the policy terms contained within the Coverage(s), the following condition applies to the described Covered Property, as shown in the Loss Payable Schedule above.

Any loss will be adjusted with you and will be payable to you and the loss payee described in the Schedule above as your and their interests appear.

All other terms and conditions of this policy remain unchanged.

**NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH**

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**PRECISION DRIVING EXTENSION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

The following is added to paragraph **A. COVERAGE**

**Coverage Extension**

We will pay for direct physical loss or damage to "land vehicles" or "mobile equipment", as shown on the Schedule of Stunts and Hazardous Activities Endorsement, from any of the Covered Causes of Loss.

- a. The definition of "Covered Property" is extended to include "land vehicles" or "mobile equipment" while involved in "precision driving".
- b. For the purposes of this Coverage Extension, "precision driving" means two or more "land vehicles" or "mobile equipment" driving in unison, synchronization or choreographed interaction.
- c. "Property Not Covered" is changed to delete any reference to "land vehicles" or "mobile equipment" while involved in "precision driving", to the extent that it might conflict with this Coverage Extension.

The following is added to paragraph **B. Additional Exclusion**

We will not pay for loss or damage caused by or resulting from "land vehicles" or "mobile equipment" while involved in racing, chase scenes or stunts; and

Any act that causes a "land vehicle" or "mobile equipment" to:

- (1) go air-borne;
- (2) skid;
- (3) block the view of any driver's safe progression;
- (4) drive at an unsafe speed or greater than normally safe for the condition of the driving surface.

The following is added to paragraph **D. DEDUCTIBLE:**

The Deductible applicable to Miscellaneous Equipment Coverage will be applied separately to each "land vehicle" or "mobile equipment" that has sustained loss or damage.

All other terms and conditions of this policy remain unchanged.

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SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH**

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**RENTAL HOUSE ABSENCE OF  
WRITTEN CONTRACT LIMITATION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

Paragraph **A. Coverage 2. Property Not Covered**, (l) is deleted and replaced by the following:

Property loaned, rented or leased to others without a written contract or agreement that specifically requires the borrower, renter or lessee to assume full responsibility for the risk of any loss or damage to the property from any cause whatsoever.

This exclusion does not apply to loss or damage to any one item of \$            or less where a written contract or agreement does not require the borrower, renter or lessee to assume full responsibility or when a written contract or agreement is not executed.

All other terms and conditions of this policy remain unchanged.

**NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH**

Policy Number:

Effective Date of Endorsement:

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**RENTAL HOUSE ERRORS & OMISSIONS**

This endorsement modifies insurance provided under the following:

**SCHEDULE**

<b>Sub-Limit of Insurance:</b>	\$	any one occurrence	
<b>Deductible:</b>	\$	any one occurrence and	% of adjusted loss in excess of the
Deductible			

Paragraph **A. COVERAGE, 2. Property Not Covered**, (l) is deleted in its entirety and replaced by the following:

Covered Property does not include property loaned, rented or leased to others without a written contract or agreement that specifically requires the borrower, renter or lessee to assume full responsibility for the risk of any loss or damage to the property from any cause whatsoever.

Subject to all of the terms and conditions of the policy and this endorsement, the above does not apply in the event that you or any of your representatives inadvertently fail to execute the required contract or agreement. However, this Coverage applies only when your standard operating procedures require the use of a contract or agreement.

Subject to the **Limit of Insurance** applicable to the **Rental House Coverage Form**, the most we will pay for loss or damage to which this Coverage applies in any one occurrence is shown in the Schedule above.

For the purpose of the coverage provided by this endorsement, paragraph **D. DEDUCTIBLE** is deleted in its entirety and replaced by the following:

We will not pay for loss or damage in any one occurrence until the amount of the adjusted loss or damage before applying the applicable **Sub-Limit of Insurance** exceeds the **Deductible** shown in the **Schedule** above. We will then pay the percentage, shown in the Schedule above, of the adjusted loss or damage in excess of the **Deductible**, up to the applicable **Sub-Limit of Insurance**.

The following additional provision applies:

**WARRANTY**

Your failure to fulfill these warranties will release us from all obligations under this endorsement to the extent that a loss is suffered or increased by that failure.

You warrant that:

- You will use a rental or lease contract or agreement that specifically requires the borrower, renter or lessee to assume full responsibility for the risk of any loss or damage to the property from any cause whatsoever at a replacement cost valuation;
- You have trained all of your representatives regarding your standard operating procedures for loaning, renting or leasing property; and
- You have informed all of your representatives in writing that loaning, renting or leasing property without a properly executed contract or agreement may subject them to disciplinary action.

All other terms and conditions of this policy remain unchanged.

**NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH**

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**RENTAL HOUSE INSTALLATION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

**Covered Property**, as used in this Endorsement, includes your stock that:

You have sold, including property sold under a deferred payment sales agreement, and contractually obligated to install.

Coverage provided by this endorsement will end when one of the following first occurs:

- a. This policy expires or is cancelled;
- b. The installation is completed; or
- c. You abandon the installation with no intention to complete it.

The installation is deemed complete at the earlier of the following times:

- a. When the installation has been completed; or
- b. When the Covered Property is put to its intended use by or on behalf of the purchaser.

For purposes of this Endorsement, **METHOD OF VALUATION** is determined at the least of the following amounts:

- a. The cost to reasonably restore the Covered Property to its condition immediately before the loss or damage;
- b. The cost to replace the Covered Property with substantially identical property; or
- c. Your net selling price for the Covered Property after all allowances and discounts.

In case of loss or damage to any part of Covered Property which consists of several parts when complete, we will only pay for the value of the lost or damaged part.

The following is added to **Exclusions -- Defects, Errors, And Omissions**

We do not pay for loss caused by an act, defect, error, or omission (negligent or not) relating to:

- a. Design or specifications;
- b. Workmanship or faulty installation; or
- c. Defect, weakness, inadequacy, fault, or unsoundness in materials; or
- d. Future service, maintenance, correction, repair or replacement.

All other terms and conditions of this policy remain unchanged.



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**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**RESUMPTION OF BUSINESS OPERATIONS ENDORSEMENT**

This endorsement modifies insurance provided under the following:

Schedule	
<b>Limit of Insurance for Resumption of Operations Expense</b>	\$ any one occurrence
<b>Deductible:</b>	\$

The following **Coverage Extension** is added to paragraph **A. Coverage**:

We will pay the actual and necessary "Extra Expense" you sustain due to the necessary suspension of business operations as described in the Description of Operations, shown above or on the Declarations including relocation expenses and costs to equip and operate any replacement or temporary location. The suspension must be the result of direct physical loss of or damage to Covered Property from a Covered Cause of Loss during the policy period.

For the purpose of this **Coverage Extension**, "Period of Restoration" means the period of time that: Begins with the date of the direct physical loss or damage caused by or resulting from a Covered Cause of Loss; and

Ends on the earlier of:

- (1) The date when the Covered Property should be repaired or replaced with reasonable speed and similar quality; or
- (2) The date when the business is resumed at a new permanent location.

Subject to the **Deductible**, the **Limit of Insurance**, shown in the **Schedule** above, is the most we will pay in any one occurrence. This **Coverage Extension** is in addition to the **Limit of Insurance** for **Business Income & Extra Expense Coverage**.

For the purposes of this Coverage, the following exclusions apply in addition to the exclusions described in paragraph **E.** of the **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS APPLICABLE TO PRODUCTIONS – EXCLUSIONS APPLICABLE TO ALL COVERAGES OF THIS POLICY**.

We will not pay for loss or damage caused by or resulting from any of the following:

- a. Failure or inability to secure any required license, permit or authorization;
- b. Suspension, lapse or cancellation of any license, permit, authorization, lease or contract;
- c. Actions by any person or organization other than the authorized Civil Authority;
- d. Your failure or inability to comply with any requirement or follow any procedure necessary for the issuance of any permit or authorization;
- e. Any violation of the terms or conditions of a permit or authorization; or
- f. Refusal or revocation of any permit or authorization due to a violation of any existing civil or criminal codes.

All other terms and conditions of this policy remain unchanged.

**NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH**

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**RESUMPTION OF BUSINESS OPERATIONS ENDORSEMENT**

This endorsement modifies insurance provided under the following:

**Schedule**

<b>Sub-Limit of Insurance for Resumption of Operations Expense</b>	\$ any one occurrence
<b>Deductible:</b>	\$

The following **Coverage Extension** is added to paragraph **A. Coverage**:

- (c) We will pay your Extra Expense to avoid or minimize the interruption, postponement or cancellation of an "insured production", including relocation expenses and costs to equip and operate any replacement or temporary location.

Subject to the **Deductible**, the **Sub-Limit of Insurance** shown in the Schedule above is the most we will pay in any one occurrence. This Coverage Extension does not increase the **Limit of Insurance** in the Declarations or amend the **Deductible** for **Extra Expense Coverage**.

For the purpose of this Extension of Coverage, "period of restoration" means the period of time that:

Begins with the date of the direct physical loss or damage caused by or resulting from a Covered Cause of Loss; and

Ends on the earlier of:

- (1) The date when the Covered Property should be repaired or replaced with reasonable speed and similar quality; or  
(2) The date when the business is resumed at a new permanent location.

Subject to the **Deductible**, if any, the **Sub-Limit of Insurance** is the most we will pay in any one occurrence. This Coverage Extension does not increase the **Limit of Insurance** in the Declarations or amend the **Deductible** for **Extra Expense Coverage**.

For the purposes of this Coverage, the following exclusions apply in addition to the exclusions described in paragraph E. of the **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS – EXCLUSIONS APPLICABLE TO ALL COVERAGES OF THIS POLICY**.

We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:

- a. Failure or inability to secure any required license, permit or authorization;

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- b. Suspension, lapse or cancellation of any license, permit, authorization, lease or contract;
- c. Actions by any person or organization other than the authorized Civil Authority;
- d. Your failure or inability to comply with any requirement or follow any procedure necessary for the issuance of any permit or authorization;
- e. Any violation of the terms or conditions of a permit or authorization; or
- f. Refusal or revocation of any permit or authorization due to a violation of any existing civil or criminal codes.

All other terms and conditions of this policy remain unchanged.

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**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**UNATTENDED VEHICLE SUB-LIMIT ENDORSEMENT**

This endorsement modifies insurance provided under the following:

The following Exclusion is added to Paragraph **B. ADDITIONAL EXCLUSIONS**:

Theft from an unattended vehicle.

The most we will pay for theft of **Covered Property** from an unattended vehicle is \$ \_\_\_\_\_, unless at the time of theft, the "land vehicles'" windows, doors and components were closed and locked and there are visible signs of forced entry and the vehicle was parked in a secured location such as a gated parking lot or security guarded lot.

All other terms and conditions of this policy remain unchanged.

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SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH***

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**UNATTENDED VEHICLE LIMITATION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

The following Exclusion is added to Paragraph **B. ADDITIONAL EXCLUSIONS**:

Theft of **Covered Property** from an unattended vehicle, unless at the time of theft, the "land vehicles'" windows, doors and components were closed and locked and there are visible signs of forced entry and the vehicle was parked in a secured location such as a gated parking lot or security guarded lot.

All other terms and conditions of this policy remain unchanged.

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**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**WAIVER OF SUBROGATION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

Paragraph **A. LOSS CONDITIONS, 10. Subrogation** of the **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS** is amended to add the following:

We waive any right of recovery we may have against any person or organization that has been provided a certificate of insurance requiring a waiver of subrogation as part of a contractual requirement. Coverage is primary and non-contributory to any other insurance.

Any loss will be adjusted with you and will be payable to you and the loss payee described on the Loss Payable Schedule as your and their interests appear.

All other terms and conditions of this policy remain unchanged.

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**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**WORLDWIDE COVERAGE TERRITORY ENDORSEMENT**

This endorsement modifies insurance provided under the following:

It is hereby understood and agreed that paragraph **B. GENERAL CONDITIONS, 9. Territory** of the **COMMON CONDITIONS, DEFINITIONS AND EXCLUSIONS** is deleted in its entirety and replaced by the following:

Coverage Territory is hereby amended to worldwide coverage except for any countries or regions within the coverage territory which are subject to trade or other economic sanction or embargo by the United States of America. In addition to the foregoing exception, the following shall apply:

- (1) If a suit is brought in a part of the coverage territory outside the United States of America (including its territories and possessions), Puerto Rico or Canada, and we are prevented by law, or otherwise, from defending the Insured, the Insured will initiate a defense of the suit. We will reimburse the Insured for reasonable legal costs and expenses incurred for the defense of a suit seeking damages to which this policy applies, that we would have paid had we been able to do so directly. Such expenses will be treated the same as defense costs for purposes of determining if they are included within or in addition to the applicable Limits of Insurance.

If the Insured becomes legally obligated to pay an amount of damages for liability covered by this policy in a part of the coverage territory that is outside the United States of America (including its territories and possessions), Puerto Rico or Canada, and we are prevented by law, or otherwise, from paying such sums directly, we will reimburse the Insured for such amount, subject to the Limits of Insurance.

- (2) All payments or reimbursements we make for damages because of claims, judgments or settlements will be made in United States Dollars at the prevailing exchange rate at the time the Insured became legally obligated to pay such sums. All payments or reimbursements we make for expenses will be made in United States Dollars at the prevailing exchange rate at the time the expenses were incurred.
- (3) The Insured must fully maintain any coverage required by law, regulation or other governmental authority during the Policy Period, except for reduction of the aggregate limits due to payments of claims, judgments or settlements for Loss. Failure to maintain such coverage required by law, regulation or other governmental authority will not invalidate this insurance. However, this policy will apply as if the required coverage by law, regulation or other governmental authority was in full effect.

The following is added to paragraph **B. GENERAL CONDITIONS**:

**Governing Law and Court Jurisdiction**

The parties' rights and obligations under this policy shall be governed, construed, and enforced in accordance with the laws of the State set out in your mailing address as shown in the Declarations issued at the Inception Date.

**The courts of the United States of America shall have exclusive jurisdiction over disputes arising hereunder.**

All other terms and conditions of this policy remain unchanged.

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Policy Number:

Effective Date of Endorsement:

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**WINDSTORM LIMITATION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

**SCHEDULE**

<input type="checkbox"/> <b>Windstorm</b> is Excluded
<b>Windstorm Limit</b> —The most we pay for loss is: \$                      Per Occurrence
<b>Windstorm Aggregate Limit</b> —The most we pay for loss for all occurrences during the policy term is: \$

When checked in the **Schedule** above, paragraph **E. Exclusions** of the **Common Conditions, Definitions and Exclusions** is amended to add the following:

We will not pay for loss or damage caused by or resulting from "Windstorm".

When a **Limit of Insurance** is shown in the **Schedule** above, "Windstorm" is a Covered Cause of Loss subject to the following conditions:

Paragraph **D. Deductible**, is deleted in its entirety and replaced by the following:

We do not pay for loss in any one occurrence until the amount of the adjusted loss before applying the applicable Limit of Insurance exceeds the greater of the Windstorm Deductible amounts shown in **1.** or **2.** below. We will then pay the amount of the adjusted loss in excess of the Windstorm Deductible up to the applicable Limit of Insurance.

**Windstorm Deductible:**

1.     \$                      (Flat Deductible) Per Occurrence, or
2.                      % (Percentage Deductible) Per Occurrence

The Windstorm Deductible is applicable to loss or damage caused directly or indirectly by "windstorm". Loss or damage resulting from a covered weather condition, other than "windstorm", is considered caused by "windstorm" and is part of the "windstorm" occurrence if the loss or damage would not have occurred without the weather conditions of "windstorm".

Amounts payable under an Additional Coverage or Coverage Extension, as set forth in the applicable Coverage Form, do not increase the Limits of Insurance shown above.

"**Windstorm**" means direct action of wind or direct action of hail (whether accompanied by wind or not). This term also means direct action of rain, snow, sleet, ice, gravel, pebbles, sand, dust or debris of any kind, if any of them are driven by wind. Further, this term shall also mean direct or indirect action on the interior of the building(s) or the property covered therein of hail, rain, snow, sleet, ice, gravel, pebbles, sand, dust or debris of any kind, which have entered the building(s) through openings created by wind or hail or which is driven into the building(s) by wind.

All other terms and conditions of this policy remain unchanged.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**TULIP INLAND MARINE RATING SCHEDULE**

This endorsement modifies insurance provided under the following:

**Third Party Property Damage Rate Schedule**

Rates for single events, recurring events up to 4 days, and recurring events with more than 5,000 total attendees:

<b>Daily Attendance (Spectators/Participants)</b>	<b>Event Class I</b>	<b>Event Class II</b>	<b>Event Class III</b>	<b>Event Class IV</b>
Flat rate per event per day based on daily attendance				
1 – 100				
101 – 500				
501 – 1,500				
1,501 – 3,000				
3,001 – 5,000				
5,001 +				

Rates for recurring events of 5 or more days and up to 5,000 total attendees:

<b>Total Attendance (Spectators/Participants)</b>	<b>Event Class I</b>	<b>Event Class II</b>	<b>Event Class III</b>	<b>Event Class IV</b>
Flat rate for total attendance				
1 – 100				
101 – 500				
501 – 1,500				
1,501 – 3,000				
3,001 – 5,000				

A recurring event is an event that takes place on a regular basis at the same location.

All other terms and conditions of this policy remain unchanged.

**Policy Number:**

**Effective Date of Endorsement:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**COVERAGE EXTENSION ENDORSEMENT  
(RENTAL HOUSE)**

This endorsement modifies insurance provided under the following:

**RENTAL HOUSE COVERAGE FORM**

Please read the entire policy and endorsement for complete explanation of the coverages.

**COVERAGE EXTENSIONS**

<b>Coverage</b>	<b>Limit</b>
Valuable Papers	25,000
Signs	10,000
Outdoor Property	
Total	25,000
Per Item	5,000
Electronic Media and Records	5,000
Debris Removal	50,000
Employee Dishonesty	5,000
Fire Department Service Charges	25,000
Fire Equipment Recharge	10,000
Pollutant Clean up and removal	15,000
Sewer Backup	25,000
Temporary Location	25,000
Accounts Receivable	25,000
Money & Securities	5,000

An additional Limit of Insurance may be purchased for Valuable Papers, Electronic Media and Records, Accounts Receivable or Money & Securities. If increased limits of these extension coverage(s) are purchased, the increased limit will become excess of the extension limit and will be stated in the Declarations Page.

- I. Section A. COVERAGE, 2. Property Not Covered** is revised to include coverage for the following paragraphs as coverage extensions but only for the limitations as stated.

- (j) Valuable Papers and Records, meaning inscribed, printed or written documents, manuscripts or records, including abstracts, books, deeds, drawings, maps or mortgages.

The most we will pay for loss or damage under this Extension is \$25,000.

- (k) Signs, fences, radio or television antennas (including satellite dishes) and their lead-in wiring, masts or towers.

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The most we will pay for loss or damage under this Extension for signs is \$10,000.

The most we will pay for loss or damage under this Extension for fences, radio or television antennas (including satellite dishes) and their lead-in wiring, masts or towers is \$25,000, but not more than \$5,000 any one item. These limits apply to any one occurrence, regardless of the types or number of items lost or damaged in that occurrence.

- (m) Electronic Media and Records, unless specifically added to this policy by an endorsement. Electronic Media and Records are:

- (1) Electronic data processing, recording or storage media such as films, tapes, discs, drums or cells;
- (2) Data stored on such media; or
- (3) Programming records used for electronic data processing or electronically controlled equipment.

The most we will pay for loss or damage under this Extension is \$5,000.

**II. Section A. COVERAGE, 4. Additional Coverage** is amended as follows:

**Debris Removal**

The additional amount of debris removal expense up to a maximum of \$10,000 is changed to read:

However, we pay an additional amount of debris removal expense up to a maximum of \$50,000 when the debris removal expense exceeds 25% of the amount we pay for direct loss or when the loss to Covered Property and debris removal combined exceeds the limit for the damaged property.

**III. Section A. COVERAGE, 4. Additional Coverage** is amended to include the following coverage extensions but only for the limitations as stated.

**(a) Employee Dishonesty**

- (1) We will pay for direct loss of or damage to Business Personal Property and "money" and "securities" resulting from dishonest acts committed by any of your employees acting alone or in collusion with other persons with the manifest intent to:
  - a. Cause you to sustain loss or damage; and also
  - b. Obtain financial benefit (other than salaries, commissions, fees, bonuses, promotions, awards, profit sharing, pensions or other employee benefits earned in the normal course of employment) for:
    - (i) Any employee; or
    - (ii) Any other person or organization.
- (2) The most we will pay for loss or damage in any one occurrence is \$5,000. The amount payable under this Coverage Extension is additional insurance.
- (3) All loss or damage:
  - a. Caused by one or more persons; or
  - b. Involving a single act or series of related acts;is considered one occurrence.

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- (4) We will pay only for loss or damage you sustain through acts committed or events occurring during the Policy Period. Regardless of the number of years this policy remains in force or the number of premiums paid, no Limit of Insurance cumulates from year to year or period to period.
- (5) This Coverage Extension does not apply to any employee immediately upon discovery by:
  - a. You; or
  - b. Any of your partners, officers or directors not in collusion with the employee; of any dishonest act committed by that employee before or after being hired by you.
- (6) We will pay only for covered loss or damage discovered no later than one year from the end of the Policy Period.
- (7) If you (or any predecessor in interest) sustained loss or damage during the period of any prior insurance that you could have recovered under that insurance except that the time within which to discover loss or damage had expired, we will pay for it under this Coverage Extension, provided:
  - a. This Coverage Extension became effective at the time of cancellation or termination of the prior insurance; and
  - b. The loss or damage would have been covered by this Coverage Extension had it been in effect when the acts or events causing the loss or damage were committed or occurred.
- (8) The insurance under paragraph (7) above is part of, not in addition to, the Limit of Insurance applying to this Coverage Extension and is limited to the lesser of the amount recoverable under:
  - a. This Coverage Extension as of its effective date; or
  - b. The prior insurance had it remained in effect.
- (9) The following additional exclusions apply:

We will not pay for loss or damage:

  - a. Resulting from any dishonest or criminal act that you or any of your partners commit whether acting alone or in collusion with other persons.
  - b. The only proof of which as to its existence or amount is an inventory computation or a profit and loss computation.

**(b) Fire Department Service Charge**

When the fire department is called to save or protect Covered Property from a Covered Cause of Loss, we will pay up to \$25,000 for your liability for fire department service charges:

- (1) Assumed by contract or agreement prior to loss; or
- (2) Required by local ordinance.

**(c) Fire Equipment Recharge**

We will pay your expenses to recharge your portable fire extinguishing equipment or your automatic fire extinguishing system, including the cost of hydrostatic testing if required, or to replace them if that is less than the cost of recharge. The recharge must be necessary because of discharge caused by or resulting from a Covered Cause of Loss, including its use to control or prevent a fire, or because of accidental discharge, at or within 1,000 feet of the described premises.

We will also pay your expenses to clean up the described premises and restore it to the original condition that existed prior to a discharge.

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The most we will pay under this Coverage Extension in any one occurrence is \$10,000 for recharge or replacement expense and for clean-up expenses.

**(d) Pollutant Clean Up And Removal**

We will pay your expense which you are legally obligated to pay to extract "pollutants" from land or water at the described premises if the discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused by or results from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date on which the Covered Cause of Loss occurs.

This Coverage Extension does not apply to costs to test for, monitor or assess the existence, concentration or effects of "pollutants", but we will pay for testing which is performed in the course of extracting the "pollutants" from the land or water.

The most we will pay for loss or damage under this Extension is \$15,000 for the sum of all covered expenses.

**(e) Sewer Backup**

We will pay up to \$25,000 for direct physical loss or damage to covered property caused by or resulting from water that backs up from a sewer. **(This limited coverage does not apply to loss of Business Income or Extra Expense.)**

**(f) Temporary Location**

If it is necessary to move Covered Property to preserve it from loss or damage by a Covered Cause of Loss, we will pay up to \$25,000 for any direct physical loss or damage to that property:

- (1) While it is being moved or while temporarily stored at another location; and
- (2) Only if the loss or damage occurs within 10 days after the property is first moved.

**(g) Accounts Receivable**

We will pay:

- (1) All amounts due from your customers that you are unable to collect,
- (2) Interest charges on any loan required to offset amounts you are unable to collect pending our payment of these amounts,
- (3) Collection expenses in excess of your normal collection expenses that are made necessary by the loss or damage, and
- (4) Other reasonable expenses that you incur to reestablish your records of accounts receivable, that result from Covered Causes of Loss to your records of accounts receivable during the policy period.

We cover records of Accounts Receivable

- (1) Within your premises, and
- (2) Away from your premises while in transit.

This extension does not include coverage for:

- (1) Records of Accounts Receivable in storage away from your premises, or
- (2) Records of Accounts Receivable arising out of property in the course of illegal transportation or trade.

The most we will pay for loss or damage under this Extension is \$25,000.

(h) **"Money" and "Securities"**

**Covered Property**, as used in this Coverage Extension, means

Your "money" and "securities" intended to be used in an "insured production" while:

- (1) On your rented or owned premises in a permanently installed locked safe or vault; or
- (2) In the custody of your employee acting within the course and scope of his or her employment; or
- (3) In the custody of a bonded carrier for hire who is not your employee and then only in the course of and while performing his duties as a bonded carrier for hire; or
- (4) On your business premises during normal business hours and while at least two employees are present; or
- (5) Located at any hotel, motel, or other public establishment providing lodging facilities and only if such Covered Property is stored in the hotel's, motel's, or public establishment facility's locked safe or vault, other than a room safe or safe deposit box.

The most we will pay under this Extension is \$5,000.

**IV. LIMITS OF INSURANCE**

The limits applicable to the Coverage Extensions (except the Fire Department Service Charge and Pollutant Clean Up and Removal Additional Coverages) are in addition to the Limits of Insurance.

**V. DEDUCTIBLE**

A deductible of \$500 will apply to each coverage extension listed above.

If increased Limits of Insurance for Valuable Papers, Electronic Media and Records, Accounts Receivable or Money & Securities are purchased, the deductible stated in the Declarations Page for the applicable coverage will apply in lieu of the deductible for the same Coverage stated in this Extension Endorsement.

**VI. ADDITIONAL DEFINITIONS**

"Money" means currency, coins, bank notes, money orders, travelers checks, bullion, and other similar items.

"Securities" means negotiable or non-negotiable agreements in writing that have value. This includes revenue stamps, other stamps in current use, tokens, or tickets.

All other terms and conditions of this policy remain unchanged.

**Policy Number:**

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **COVERAGE EXTENSION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

Please read the entire policy and endorsement for complete explanation of the coverages.

### **COVERAGE EXTENSIONS**

<b>Coverage</b>	<b>Limit</b>
Valuable Papers	25,000
Signs	10,000
Outdoor Property	
Total	25,000
Per Item	5,000
Electronic Media and Records	5,000
Debris Removal	50,000
Employee Dishonesty	5,000
Fire Department Service Charges	25,000
Fire Equipment Recharge	10,000
Pollutant Clean up and removal	15,000
Sewer Backup	25,000
Temporary Location	25,000
Accounts Receivable	25,000
Money & Securities	5,000

An additional Limit of Insurance may be purchased for Valuable Papers, Electronic Media and Records, Accounts Receivable or Money & Securities. If increased limits of these extension coverage(s) are purchased, the increased limit will become excess of the extension limit and will be stated in the Declarations Page.

- I. Section A. COVERAGE, 4. Additional Coverage** is amended to include the following coverage extensions but only for the limitations as stated.
- (a) Valuable Papers and Records, meaning inscribed, printed or written documents, manuscripts or records, including abstracts, books, deeds, drawings, maps or mortgages.
- The most we will pay for loss or damage under this Extension is \$25,000.
- (b) Signs, fences, radio or television antennas (including satellite dishes) and their lead-in wiring, masts or towers.
- The most we will pay for loss or damage under this Extension for signs is \$10,000.

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The most we will pay for loss or damage under this Extension for fences, radio or television antennas (including satellite dishes) and their lead-in wiring, masts or towers is \$25,000, but not more than \$5,000 any one item. These limits apply to any one occurrence, regardless of the types or number of items lost or damaged in that occurrence.

- (c) Electronic Media and Records, unless specifically added to this policy by an endorsement. Electronic Media and Records are:

- (1) Electronic data processing, recording or storage media such as films, tapes, discs, drums or cells;
- (2) Data stored on such media; or
- (3) Programming records used for electronic data processing or electronically controlled equipment.

The most we will pay for loss or damage under this Extension is \$5,000.

- (d) Debris Removal

We pay the cost to remove the debris of Covered Property that is caused by a Covered Cause of Loss. This coverage does not include costs to:

- (1) extract "pollutants" from land or water; or
- (2) remove, restore, or replace polluted land or water.

We will not pay any more under this coverage than 25% of the amount we pay for the direct loss. We will not pay more for loss to property and debris removal combined than the limit of insurance for the damaged property.

However, we pay an additional amount of debris removal expense up to a maximum of \$50,000 when the debris removal expense exceeds 25% of the amount we pay for direct loss or when the loss to Covered Property and debris removal combined exceeds the limit for the damaged property.

We do not pay any expenses unless they are reported to us in writing within 180 days from the date of direct physical loss to covered property.

- (e) **Employee Dishonesty**

- (1) We will pay for direct loss of or damage to Business Personal Property and "money" and "securities" resulting from dishonest acts committed by any of your employees acting alone or in collusion with other persons with the manifest intent to:
  - a. Cause you to sustain loss or damage; and also
  - b. Obtain financial benefit (other than salaries, commissions, fees, bonuses, promotions, awards, profit sharing, pensions or other employee benefits earned in the normal course of employment) for:
    - (i) Any employee; or
    - (ii) Any other person or organization.
- (2) The most we will pay for loss or damage in any one occurrence is \$5,000. The amount payable under this Coverage Extension is additional insurance.
- (3) All loss or damage:
  - a. Caused by one or more persons; or
  - b. Involving a single act or series of related acts;



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is considered one occurrence.

- (4) We will pay only for loss or damage you sustain through acts committed or events occurring during the Policy Period. Regardless of the number of years this policy remains in force or the number of premiums paid, no Limit of Insurance cumulates from year to year or period to period.
- (5) This Coverage Extension does not apply to any employee immediately upon discovery by:
  - a. You; or
  - b. Any of your partners, officers or directors not in collusion with the employee; of any dishonest act committed by that employee before or after being hired by you.
- (6) We will pay only for covered loss or damage discovered no later than one year from the end of the Policy Period.
- (7) If you (or any predecessor in interest) sustained loss or damage during the period of any prior insurance that you could have recovered under that insurance except that the time within which to discover loss or damage had expired, we will pay for it under this Coverage Extension, provided:
  - a. This Coverage Extension became effective at the time of cancellation or termination of the prior insurance; and
  - b. The loss or damage would have been covered by this Coverage Extension had it been in effect when the acts or events causing the loss or damage were committed or occurred.
- (8) The insurance under paragraph (7) above is part of, not in addition to, the Limit of Insurance applying to this Coverage Extension and is limited to the lesser of the amount recoverable under:
  - a. This Coverage Extension as of its effective date; or
  - b. The prior insurance had it remained in effect.
- (9) The following additional exclusions apply:

We will not pay for loss or damage:

  - a. Resulting from any dishonest or criminal act that you or any of your partners commit whether acting alone or in collusion with other persons.
  - b. The only proof of which as to its existence or amount is an inventory computation or a profit and loss computation.

**(f) Fire Department Service Charge**

When the fire department is called to save or protect Covered Property from a Covered Cause of Loss, we will pay up to \$25,000 for your liability for fire department service charges:

- (1) Assumed by contract or agreement prior to loss; or
- (2) Required by local ordinance.

**(g) Fire Equipment Recharge**

We will pay your expenses to recharge your portable fire extinguishing equipment or your automatic fire extinguishing system, including the cost of hydrostatic testing if required, or to replace them if that is less than the cost of recharge. The recharge must be necessary because of discharge caused by or resulting from a Covered Cause of Loss, including its use to control or prevent a fire, or because of accidental discharge, at or within 1,000 feet of the described premises.

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We will also pay your expenses to clean up the described premises and restore it to the original condition that existed prior to a discharge.

The most we will pay under this Coverage Extension in any one occurrence is \$10,000 for recharge or replacement expense and for clean-up expenses.

**(h) Pollutant Clean Up And Removal**

We will pay your expense which you are legally obligated to pay to extract "pollutants" from land or water at the described premises if the discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused by or results from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date on which the Covered Cause of Loss occurs.

This Coverage Extension does not apply to costs to test for, monitor or assess the existence, concentration or effects of "pollutants", but we will pay for testing which is performed in the course of extracting the "pollutants" from the land or water.

The most we will pay for loss or damage under this Extension is \$15,000 for the sum of all covered expenses.

**(i) Sewer Backup**

We will pay up to \$25,000 for direct physical loss or damage to covered property caused by or resulting from water that backs up from a sewer. **(This limited coverage does not apply to loss of Business Income or Extra Expense.)**

**(j) Temporary Location**

If it is necessary to move Covered Property to preserve it from loss or damage by a Covered Cause of Loss, we will pay up to \$25,000 for any direct physical loss or damage to that property:

- (1) While it is being moved or while temporarily stored at another location; and
- (2) Only if the loss or damage occurs within 10 days after the property is first moved.

**(k) Accounts Receivable**

We will pay:

- (1) All amounts due from your customers that you are unable to collect,
- (2) Interest charges on any loan required to offset amounts you are unable to collect pending our payment of these amounts,
- (3) Collection expenses in excess of your normal collection expenses that are made necessary by the loss or damage, and
- (4) Other reasonable expenses that you incur to reestablish your records of accounts receivable, that result from Covered Causes of Loss to your records of accounts receivable during the policy period.

We cover records of Accounts Receivable

- (1) Within your premises, and
- (2) Away from your premises while in transit.

This extension does not include coverage for:

- (1) Records of Accounts Receivable in storage away from your premises, or
- (2) Records of Accounts Receivable arising out of property in the course of illegal transportation or trade.

**NORTH AMERICAN  
SPECIALTY INSURANCE COMPANY  
MANCHESTER, NH**

The most we will pay for loss or damage under this Extension is \$25,000.

**(I) "Money" and "Securities"**

**Covered Property**, as used in this Coverage Extension, means

Your "money" and "securities" intended to be used in an "insured production" while:

- (1) On your rented or owned premises in a permanently installed locked safe or vault; or
- (2) In the custody of your employee acting within the course and scope of his or her employment; or
- (3) In the custody of a bonded carrier for hire who is not your employee and then only in the course of and while performing his duties as a bonded carrier for hire; or
- (4) On your business premises during normal business hours and while at least two employees are present; or
- (5) Located at any hotel, motel, or other public establishment providing lodging facilities and only if such Covered Property is stored in the hotel's, motel's, or public establishment facility's locked safe or vault, other than a room safe or safe deposit box.

The most we will pay under this Extension is \$5,000.

**II. LIMITS OF INSURANCE**

The limits applicable to the Coverage Extensions (except the the Fire Department Service Charge and Pollutant Clean Up and Removal Additional Coverages) are in addition to the Limits of Insurance.

**III. DEDUCTIBLE**

A deductible of \$500 will apply to each coverage extension listed above.

If increased Limits of Insurance for Valuable Papers, Electronic Media and Records, Accounts Receivable or Money & Securities are purchased, the deductible stated in the Declarations Page for the applicable coverage will apply in lieu of the deductible for the same Coverage stated in this Extension Endorsement.

**IV. ADDITIONAL DEFINITIONS**

"Money" means currency, coins, bank notes, money orders, travelers checks, bullion, and other similar items.

"Securities" means negotiable or non-negotiable agreements in writing that have value. This includes revenue stamps, other stamps in current use, tokens, or tickets.

All other terms and conditions of this policy remain unchanged.

<i>SERFF Tracking Number:</i>	<i>NRTH-125757374</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>North American Specialty Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>08-03828</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0000 Inland Marine Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Entertainment Program - Inland Marine</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: NRT-125757374 State: Arkansas  
Filing Company: North American Specialty Insurance Company State Tracking Number: EFT \$50  
Company Tracking Number: 08-03828  
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
Product Name: Entertainment Program - Inland Marine  
Project Name/Number: /

## Supporting Document Schedules

<b>Satisfied -Name:</b>	Uniform Transmittal Document-Property & Casualty	<b>Review Status:</b>	Approved	08/20/2008
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**Comments:**

**Attachment:**

AR-NAIC Transmittal.pdf

<b>Satisfied -Name:</b>	Filing Memorandum	<b>Review Status:</b>	Approved	08/20/2008
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**Comments:**

**Attachment:**

Filing Memo-Eff. 09-15-08.pdf

<b>Satisfied -Name:</b>	Form Indices	<b>Review Status:</b>	Approved	08/20/2008
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**Comments:**

**Attachment:**

Form Indices.pdf

# Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b>	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		


<b>3. Group Name</b>	<b>Group NAIC #</b>
Swiss Reinsurance	181

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
North American Specialty Insurance Company	NH	29874	02-0311919	28

<b>5. Company Tracking Number</b>	08-03828
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**Contact Info of Filer(s) or Corporate Officer(s)** [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Alsa Shih 650 Elm Street Manchester, NH 03101	State Filings Assistant	800-542-9200 ext. 624	603-644-6613	Alsa_Shih@nasins. com
LeAnne Pope 650 Elm Street Manchester, NH 03101	Team Leader - State Filings	800-542-9200 ext. 693	603-644-6613	LeAnne_Pope@nasins .com

<b>7. Signature of authorized filer</b>	
<b>8. Please print name of authorized filer</b>	Alsa Shih

**Filing information** (see General Instructions for descriptions of these fields)

<b>9. Type of Insurance (TOI)</b>	09.0 Inland Marine
<b>10. Sub-Type of Insurance (Sub-TOI)</b>	00.0000 Inland Marine Combinations - Nonfiled Inland Marine Classes
<b>11. State Specific Product code(s)</b> (if applicable)[See State Specific Requirements]	
<b>12. Company Program Title</b> (Marketing title)	Entertainment Program
<b>13. Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
<b>14. Effective Date(s) Requested</b>	New: 9/15/2008      Renewal: 9/15/2008
<b>15. Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>16. Reference Organization</b> (if applicable)	
<b>17. Reference Organization # &amp; Title</b>	
<b>18. Company's Date of Filing</b>	
<b>19. Status of filing in domicile</b>	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

## Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking # 08-03828

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

North American Specialty Insurance Company (NAS) presents the enclosed filing to make available insurance products designed specifically for entertainment relate risks including motion pictures; documentaries; short term productions; rental houses; recording studios; shows; etc. Please refer to our filing memorandum for the details of this product.

22. Filing Fees (Filer must provide check # and fee amount if applicable)  
[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: EFT  
Amount: \$50.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

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**FORM FILING SCHEDULE**

(This form must be provided ONLY when making a filing that includes forms)  
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	08-03828			
<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)	Exempt			
<b>3.</b>	<b>Form Name /Description/Synopsis</b>	<b>Form # Include edition date</b>	<b>Replacement or Withdrawn?</b>	<b>If replacement, give form # it replaces</b>	<b>Previous state filing number, if required by state</b>
01	See Form Indices	See Form Indices	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	Not applicable - all new forms	
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		



## **FILING MEMORANDUM**

### **About This Filing**

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North American Specialty Insurance Company (NAS) presents the enclosed filing to make available insurance products designed specifically for entertainment related risks including motion pictures; documentaries; short term productions; rental houses; recording studios; shows; etc.

### **Proposed Effective Date**

New and renewal policies effective on or after 09/15/2008, or the earliest possible effective date.

### **Forms**

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This product involves NAS independently filed Declarations Page, Coverage Forms and Endorsements. In addition to these company forms and endorsements, all forms and endorsements published and approved by your Department will be eligible under this program. Please refer to the attached Forms Index for a complete listing of our independent forms. All forms and endorsements approved for use of AAIS' products will also be applicable to this program, including any state mandated endorsement such as cancellation and nonrenewal terms.

### **Rates and Rules Information**

#### **Company Manual Pages AB-RR-001 (06/08)**

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Policies issued through this product will utilize our rating plan proposed in our manual page listed above. We have attached our premium justification.

**North American Specialty Insurance Company**  
**ENTERTAINMENT PROGRAM**  
**INLAND MARINE**  
**Forms Index**

<b>Form Title</b>	<b>Form # (ed. date)</b>	<b>Type of Form</b>	<b>Mandatory Conditional Mandatory Optional</b>	<b>Broadens Restricts Clarifies</b>	<b>Rate Impact (Yes or No)</b>	<b>Description of Form</b>
Commercial Inland Marine Declarations Entertainment Program	NAS-ABIM-DEC (06/08)	Declarations	Mandatory	N/A	No	Line of Business Declarations Page
Schedule of Forms	NAS-ABF-SCH (06/08)	Schedule	Mandatory	N/A	No	Index of forms included in line of business
Animal Coverage Form	NAS-ABANM-POL (06/08)	Coverage Form	Conditional Mandatory	N/A	Yes	Terms and conditions specific to animal coverage part.
Accounts Receivable Coverage Form	NAS-ABAR-POL (06/08)	Coverage Form	Conditional Mandatory	N/A	Yes	Terms and conditions specific to accounts receivable coverage part
Business Income & Extra Expense Coverage Form	NAS-ABBI-POL (06/08)	Coverage Form	Conditional Mandatory	N/A	Yes	Terms and conditions specific to business income and extra expense coverage part
Cast Extra Expense Coverage Form	NAS-ABCEE-POL (06/08)	Coverage Form	Conditional Mandatory	N/A	Yes	Terms and conditions specific to cast coverage part
Electronic Data Processing Coverage Form	NAS-ABEDP-POL (06/08)	Coverage Form	Conditional Mandatory	N/A	Yes	Terms and conditions specific to EDP coverage part
Extra Expense Coverage Form	NAS-ABEE-POL (06/08)	Coverage Form	Conditional Mandatory	N/A	Yes	Terms and conditions specific to extra expense coverage part
Faulty Stock, Camera and Processing Coverage Form	NAS-ABFS-POL (06/08)	Coverage Form	Conditional Mandatory	N/A	Yes	Terms and conditions specific to faulty stock coverage part
Miscellaneous Equipment Coverage Form	NAS-ABME-POL (06/08)	Coverage Form	Conditional Mandatory	N/A	Yes	Terms and conditions specific to miscellaneous equipment coverage part
Money and Securities Coverage Form	NAS-ABMS-POL (06/08)	Coverage Form	Conditional Mandatory	N/A	Yes	Terms and conditions specific to money and securities coverage part
Negative Film, Videotape and Digitalized Image Coverage Form	NAS-ABNF-POL (06/08)	Coverage Form	Conditional Mandatory	N/A	Yes	Terms and conditions specific to negative film coverage part

North American Specialty Insurance Company  
ENTERTAINMENT PROGRAM  
INLAND MARINE  
Forms Index

Form Title	Form # (ed. date)	Type of Form	Mandatory Conditional Mandatory Optional	Broadens Restricts Clarifies	Rate Impact (Yes or No)	Description of Form
Office Equipment, Improvements and Betterments Coverage	NAS-ABOEF-POL (06/08)	Coverage Form	Conditional Mandatory	N/A	Yes	Terms and conditions specific to office equipment, improvements coverage part
Props, Sets & Wardrobe Coverage Form	NAS-ABPSW-POL (06/08)	Coverage Form	Conditional Mandatory	N/A	Yes	Terms and conditions specific to props sets, wardrobe coverage part
Rental House Coverage Form	NAS-ABRH-POL (06/08)	Coverage Form	Conditional Mandatory	N/A	Yes	Terms and conditions specific for rental houses
Third Party Property Damage Coverage Form	NAS-ABTPD-POL (06/08)	Coverage Form	Conditional Mandatory	N/A	Yes	Terms and conditions specific to third party property damage coverage part
Valuable Papers and Records Coverage Form	NAS-ABVPP-POL (06/08)	Coverage Form	Conditional Mandatory	N/A	Yes	Terms and conditions specific to valuable papers coverage part
Common Conditions, Definitions, and Exclusions	NAS-AB-CPC (06/08)	Endorsement	Conditional Mandatory	Clarifies	Yes	Conditions applicable to the inland marine line of business
Policy Changes	NAS-AB-PC1 (06/08)	Endorsement	Optional	N/A	Yes/No	This policy change endorsement will be used to make amendments after the policy has been issued, such as add or delete forms, address changes, typographical corrections, change exposures and/or limits, or any other changes that do not require prior approval from the state insurance department. Continuation of NAS-AB-PC1 to be used when there are additional changes that could not fit on PC1.
Policy Changes	NAS-AB-PC2 (06/08)	Endorsement	Optional	N/A	Yes/No	
Covered Production Limitation Endorsement	NAS-AB-001 (06/08)	Endorsement	Optional	Clarifies	No	Restricts eligible productions to those types specified on this endorsement.
Final Audit	NAS-AB-002 (06/08)	Endorsement	Optional	N/A	No	Worksheet to establish final exposures and applicable adjustments at the end of the policy term.
Minimum Premium Endorsement	NAS-AB-003 (06/08)	Endorsement	Optional	N/A	No	Specifies the minimum premium.

**North American Specialty Insurance Company**  
**ENTERTAINMENT PROGRAM**  
**INLAND MARINE**  
**Forms Index**

Form Title	Form # (ed. date)	Type of Form	Mandatory Conditional Mandatory Optional	Broadens Restricts Clarifies	Rate Impact (Yes or No)	Description of Form
Non-Insured Production Entity Conditional Exclusion	NAS-AB-004 (06/08)	Endorsement	Optional	Restricts	No	Restricts coverage so that coverage applies only to named insureds scheduled in the policy.
Schedule of Feature Film Productions	NAS-AB-005 (06/08)	Endorsement	Optional	Clarifies	No	Schedule to list covered feature films
Unscheduled Production, Presentation or Event Exclusion	NAS-AB-006 (06/08)	Endorsement	Optional	Restricts	No	Restricts coverage by not allowing coverage to productions, events, presentations not declared.
Schedule of Events	NAS-AB-007 (06/08)	Endorsement	Optional	Clarifies	No	Schedule to list events covered in the policy.
Schedule of Productions	NAS-AB-008 (06/08)	Endorsement	Optional	Clarifies	No	Schedule to list productions covered in the policy.
Schedule of Stunt Activities	NAS-AB-009 (06/08)	Endorsement	Optional	Clarifies	No	Schedule to list stunts covered in the policy.
Specified Production Dates	NAS-AB-010 (06/08)	Endorsement	Optional	Clarifies	No	Allows for a staggered and non-consecutive coverage term.
Premium Rate Schedule	NAS-AB-500 (06/08)	Endorsement	Optional	N/A	No	Lists the applicable rates.
Production Stunt, Pyrotechnic & Animal Exposure Exclusion	NAS-AB-600 (06/08)	Endorsement	Optional	Restricts	No	Restricts coverage related to Stunts, Pyrotechnic or Animal Exposures.
Vehicle Physical Damage Endorsement	NAS-AB-700 (06/08)	Endorsement	Optional	Broadens	Yes	Terms and conditions specific to vehicle physical damage coverage part
Cast Blanket Extension (Including Sickness) Endorsement	NAS-AB-701 (06/08)	Endorsement	Optional	Broadens	Yes	Extends cast coverage to allow for limited blanket sickness coverage.
Cast Blanket Extension (Excluding Sickness) Endorsement	NAS-AB-702 (06/08)	Endorsement	Optional	Broadens	Yes	Extends cast coverage to allow for limited blanket coverage without sickness.
Cast Essential Person Extension Endorsement (Abandonment of Insured Production)	NAS-AB-703 (06/08)	Endorsement	Optional	Broadens	Yes	Extends cast coverage to allow for a specific essential person.

**North American Specialty Insurance Company**  
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<b>Form Title</b>	<b>Form # (ed. date)</b>	<b>Type of Form</b>	<b>Mandatory Conditional Mandatory Optional</b>	<b>Broadens Restricts Clarifies</b>	<b>Rate Impact (Yes or No)</b>	<b>Description of Form</b>
Cast Family Bereavement Extension Endorsement	NAS-AB-704 (06/08)	Endorsement	Optional	Broadens	Yes	Extends cast coverage to allow for family bereavement of covered cast.
Rental Cost Reimbursement Extension Endorsement	NAS-AB-705 (06/08)	Endorsement	Optional	Broadens	Yes	Covers the potential additional expense to rent similar equipment after a loss
Loss of Rental Income Extension Endorsement	NAS-AB-706 (06/08)	Endorsement	Optional	Broadens	Yes	Covers lost rental income that may ensue after a loss.
Theft from Hotel or Motel Limitation Endorsement	NAS-AB-707 (06/08)	Endorsement	Optional	Restricts	No	Restricts coverage for equipment left at hotels or motels.
Composite Rate Endorsement	NAS-AB-708 (06/08)	Endorsement	Optional	N/A	No	The calculation of the final premium divided by the Gross Production Cost
Earthquake Limitation Endorsement	NAS-AB-709 (06/08)	Endorsement	Optional	Restricts	Yes	Provides a sublimit for earthquake in earthquake prone areas
Earth Movement, Volcanic Eruption, Flood Exclusion Endorsement	NAS-AB-710 (06/08)	Endorsement	Optional	Restricts	No	Removes coverage for earthquake and related perils.
Excluded Property Endorsement	NAS-AB-711 (06/08)	Endorsement	Optional	Restricts	No	Removes coverage for non-owned equipment.
Library Stock Endorsement (Including Regeneration)	NAS-AB-712 (06/08)	Endorsement	Optional	Broadens	Yes	Extends coverage to allow for library stock
Actors Equity Endorsement (Personal Property of Actors and Crew)	NAS-AB-713 (06/08)	Endorsement	Optional	Broadens	Yes	Provides coverage for personal effects of talent.
Protective Devices Endorsement	NAS-AB-714 (06/08)	Endorsement	Optional	Restricts	No	Requires that protective devices by utilized.
Cast – Schedule of Covered Persons	NAS-AB-715 (06/08)	Endorsement	Optional	Clarifies	No	Lists the covered cast persons.
Schedule of Covered Property	NAS-AB-716 (06/08)	Endorsement	Optional	Clarifies	No	Lists the property covered.

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Form Title	Form # (ed. date)	Type of Form	Mandatory Conditional Mandatory Optional	Broadens Restricts Clarifies	Rate Impact (Yes or No)	Description of Form
Fraudulent Scheme, Trick or False Pretense Exclusion Endorsement	NAS-AB-717 (06/08)	Endorsement	Optional	Restricts	No	Removes coverage for voluntary parting of equipment.
Unscheduled Equipment Limitation Endorsement	NAS-AB-718 (06/08)	Endorsement	Optional	Clarifies	No	Requires that equipment over a certain amount be scheduled.
Operation of Civil Authority Endorsement	NAS-AB-719 (06/08)	Endorsement	Optional	Broadens	Yes	Extra expense causes by civil authority
Combined Deductible Endorsement	NAS-AB-720 (06/08)	Endorsement	Optional	Clarifies	Yes	Enables the combining separate coverage deductibles into a single deductible.
Failure to Return Equipment Exclusion Endorsement	NAS-AB-721 (06/08)	Endorsemetn	Optional	Restricts	No	Excludes coverage when an insured fails to return Covered Property.
Furs, Jewelry, Art and Antique Endorsement	NAS-AB-722 (06/08)	Endorsement	Optional	Broadens	Yes	Enables an increase in the eligible limit for valuables.
Faulty Stock – Broad Form Endorsement	NAS-AB-723 (06/08)	Endorsement	Optional	Broadens	Yes	Broadens the faulty stock form.
Limited Computer Virus Extension Endorsement	NAS-AB-724 (06/08)	Endorsement	Optional	Broadens	Yes	Provides coverage for computer viruses.
Loss Payable Endorsement	NAS-AB-725 (06/08)	Endorsement	Optional	Clarifies	No	Listing of third parties named as loss payees.
Precision Driving Extension Endorsement	NAS-AB-726 (06/08)	Endorsement	Optional	Broadens	Yes	Extends coverage to allow for precision driving.
Rental House Absence of Written Contract Limitation Endorsement	NAS-AB-727 (06/08)	Endorsement	Optional	Broadens	Yes	Allows rental house to not require certificates from certain customers.
Rental House Errors & Omissions	NAS-AB-728 (06/08)	Endorsement	Optional	Broadens	Yes	Coverage for when rental house inadvertently rents to customers without obtaining certificate of insurance.
Rental House Installation Endorsement	NAS-AB-729 (06/08)	Endorsement	Optional	Broadens	No	Extends coverage for installation exposure

North American Specialty Insurance Company  
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Form Title	Form # (ed. date)	Type of Form	Mandatory Conditional Mandatory Optional	Broadens Restricts Clarifies	Rate Impact (Yes or No)	Description of Form
Resumption of Business Operations Endorsement	NAS-AB-730 (06/08)	Endorsement	Optional	Broadens	Yes	Extra expense for suspension of business operations for non-production risks.
Resumption of Business Operations Endorsement (for Insured Productions)	NAS-AB-731 (06/08)	Endorsement	Optional	Broadens	Yes	Extra expense for suspension of business operations for production risks.
Unattended Vehicle Sub-Limit Endorsement	NAS-AB-732 (06/08)	Endorsement	Optional	Restricts	No	Provides a sublimit for loss of equipment left unattended in a vehicle
Unattended Vehicle Limitation Endorsement	NAS-AB-733 (06/08)	Endorsement	Optional	Restricts	No	Disallows losses for theft of equipment from unattended vehicles.
Waiver of Subrogation Endorsement	NAS-AB-734 (06/08)	Endorsement	Optional	Clarifies	No	Provides primary wording in favor of vendors requiring such.
Worldwide Coverage Territory Endorsement	NAS-AB-735 (06/08)	Endorsement	Optional	Broadens	Yes	Extends coverage territory to worldwide
Windstorm Limitation Endorsement	NAS-AB-736 (06/08)	Endorsement	Optional	Restricts	No	Option to add deductible or to remove coverage.
TULIP Inland Marine Rating Schedule	NAS-AB-737 (06/08)	Endorsement	Optional	N/A	No	Lists the rates.
Coverage Extension Endorsement (Rental House)	NAS-AB-738 (06/08)	Endorsement	Optional	Broadens	Yes	Provides a basket of throw-in coverages for rental houses
Coverage Extension Endorsement (Miscellaneous Equipment & Props, Sets & Wardrobe)	NAS-AB-739 (06/08)	Endorsement	Optional	Broadens	Yes	Provides a basket of throw-in coverages for risks other than rental houses.